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OIPE JC19
NOV 0 8 2002
PATENT & TRADEMARK OFFICE

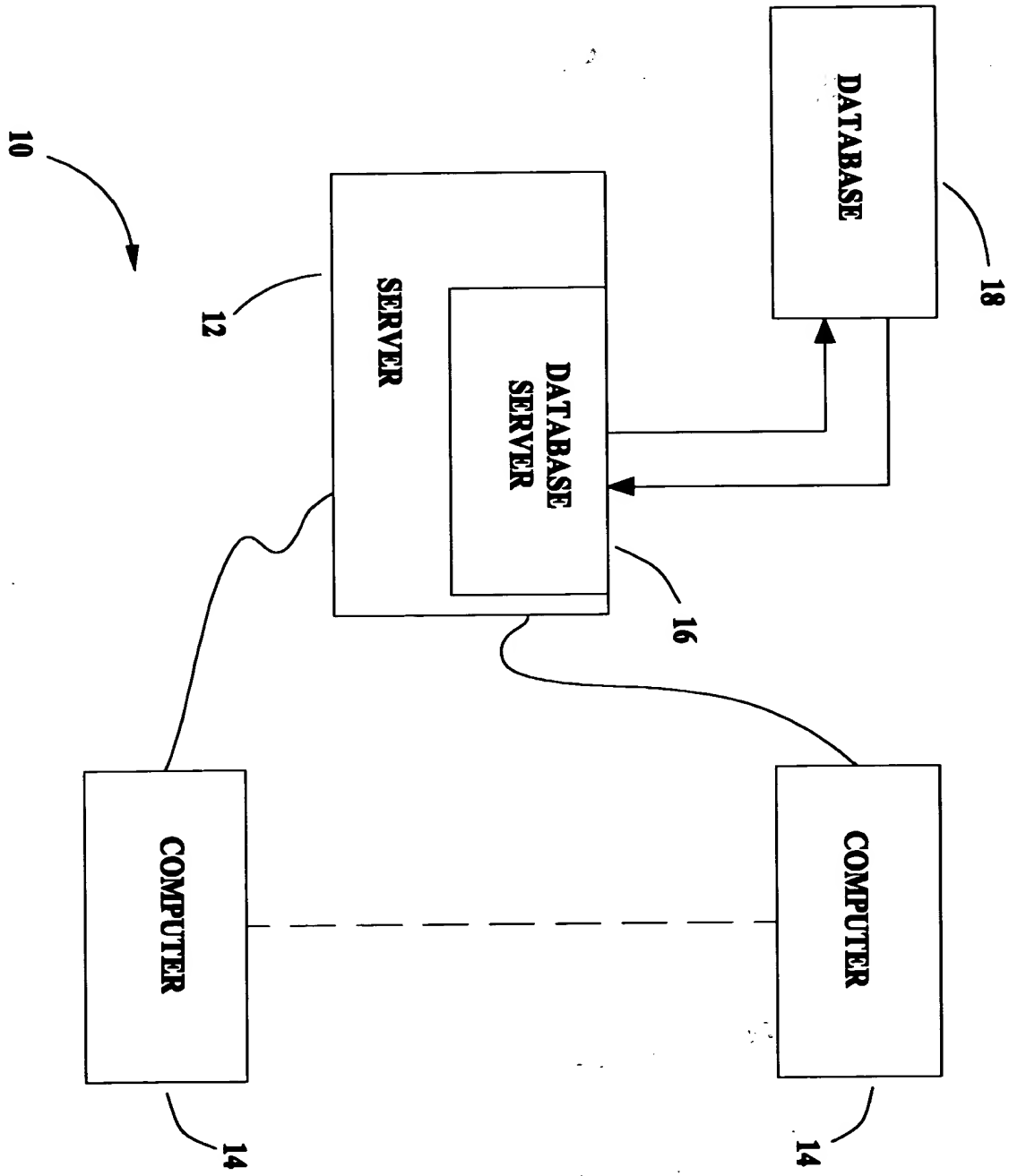

FIG. 1

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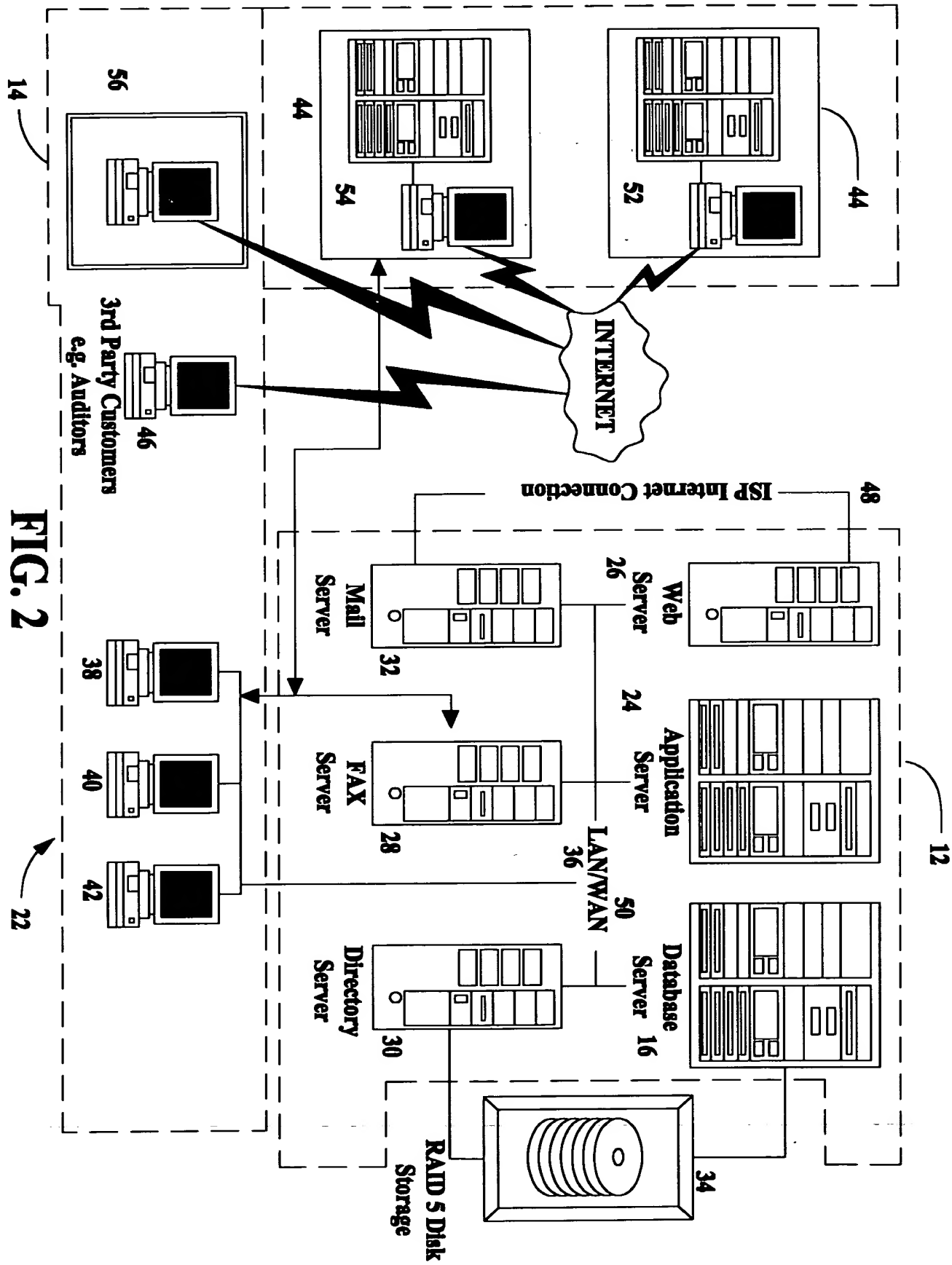

FIG. 2

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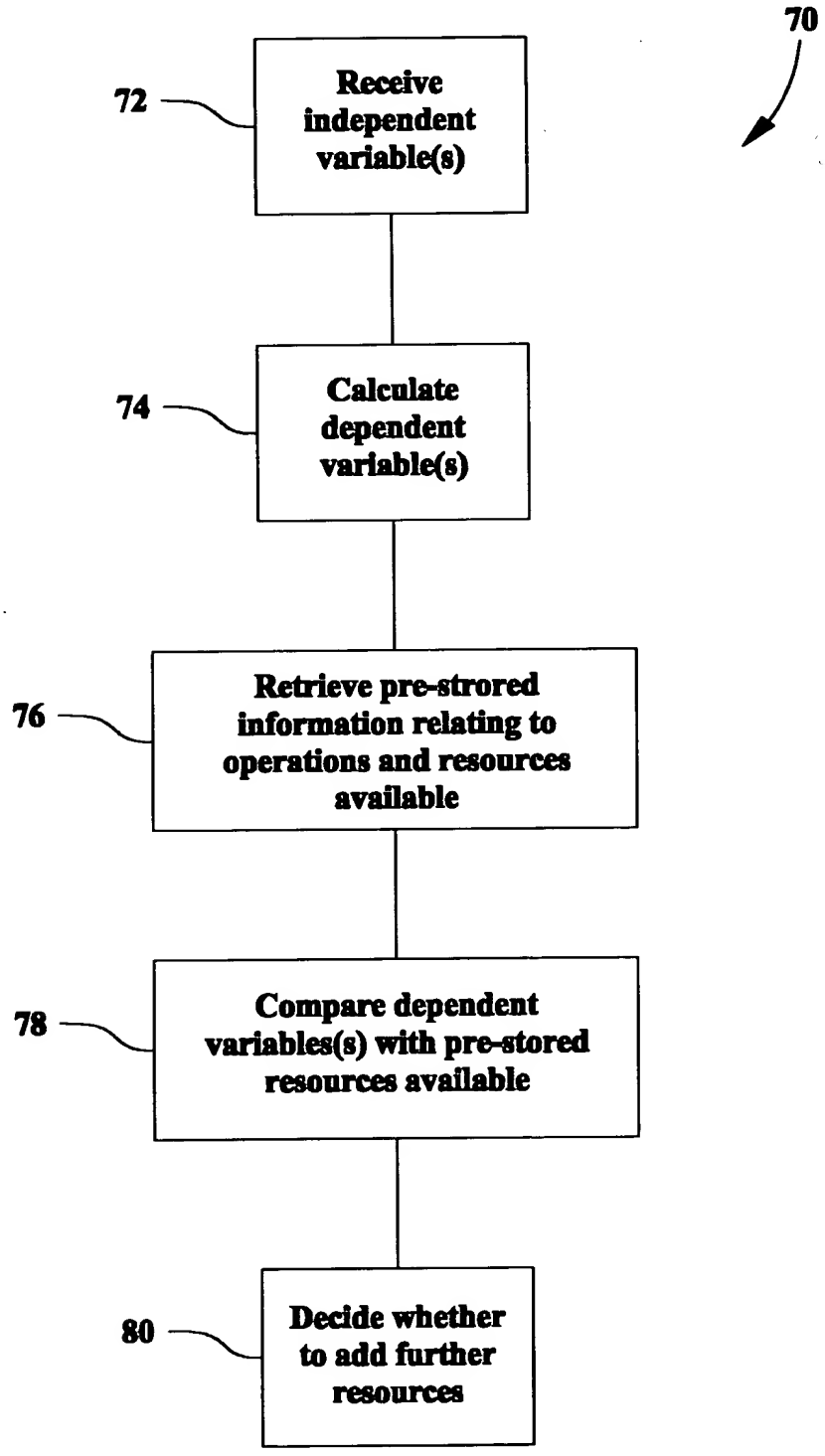

FIG. 3

OIPE JC179 NOV 0 8 2002 PATENT & TRADEMARK OFFICE

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	A	B	C	D
1		Create Summary Sheet For	TOTAL OVER MAX	1
2		This Capacity Scenario	TOTAL FTE's	106
3				
4			TOTAL $	8,963,844,235
5		CAPACITY $	8,209,439,666 $	754,404,569
526	Variable Group	INDEPENDENT VARIABLES		
527	Volume	1999 Monthly Volume	Traditional Business	E-Commerce
528	Volume	JAN	$ 190,300	$ 22,836
529	Volume	FEB	$ 200,625	$ 22,836
530	Volume	MAR	$ 239,896	$ 22,836
531	Volume	APR	$ 221,168	$ 22,836
532	Volume	MAY	$ 218,824	$ 22,836
533	Volume	JUN	$ 232,036	$ 22,836
534	Volume	JUL	$ 215,438	$ 22,836
535	Volume	AUG	$ 245,947	$ 22,836
536	Volume	SEP	$ 246,471	$ 22,836
537	Volume	OCT	$ 290,905	$ 22,836
538	Volume	NOV	$ 323,516	$ 22,836
539	Volume	DEC	$ 402,285	$ 22,836
540	Volume	2000 Annual % Increase in Volume	10%	10%
541	Volume	CAPACITY - 2001 Annual % Increase in Volume	25700%	25700%
542	Volume	Daily Volume Ratios / Monthly Vol. Conv. Const.		
543	Volume	1st Monday	43	
544	Volume	1st Tuesday	1	
545	Volume	1st Wednesday	10	
546	Volume	1st Thursday	17	
547	Volume	1st Friday	9	
548	Volume	2nd Monday	46	
549	Volume	2nd Tuesday	8	
550	Volume	2nd Wednesday	14	
551	Volume	2nd Thursday	11	
552	Volume	2nd Friday	11	
553	Volume	3rd Monday	39	
554	Volume	3rd Tuesday	19	
555	Volume	3rd Wednesday	13	
556	Volume	3rd Thursday	9	
557	Volume	3rd Friday	14	
558	Volume	4th Monday	48	
559	Volume	4th Tuesday	6	
560	Volume	4th Wednesday	16	
561	Volume	4th Thursday	10	
562	Volume	4th Friday	16	
563	Volume	5th Monday	48	
564	Volume	5th Tuesday	6	
565	Assignments	% Assignments Work/Time NOT on Invoice Processing	5%	

FIG. 4A

FIG 4B

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PATENT & TRADEMARK OFFICE

566	Assignments	Average # Manual Invoices per 1MM Volume	276	0	
567	Assignments	Average Hourly Wage - Assignments	$ 13.09		
568	Assignments	Average Invoice Assignment Time (Seconds)	5.2		
569	Cash Application	Average Hourly Wage - Cash Application	$ 13.09		
570	Cash Application	Average Payment Application Time (Seconds)	38.35		
571	Cash Application	% Cash Application Work Time NOT on Original Applications	5%		
572	Cash Application	Cash Application Error Acceleration Factor	88		
573	Cash Application	Average # Manual Payments Per 1MM Volume	33	19	
574	Adjustments	Average # Invoices per Payment	3.11	1999 Value	
575	Adjustments	% Adjustments Work Actually Clearing an Item	63%	90.00%	
576	Adjustments	% Adjustments Created by Customer A/R Item Error	3.33%		
577	Adjustments	% Adjustments Created From Other Error	0.63%		
578	Adjustments	% Adjustments Created by Client A/R Item Error	0.19%	1999 Value	
579	Adjustments	% A/R Items With No Error	99.80%	99.95%	
580	Adjustments	% Adjustments Created by Client/Customer Mix A/R Item Error	0.86%	1999 Value	
581	Adjustments	# Credit Memos (CMs) per 1 MM Monthly Volume	35	35	
582	Adjustments	Average CM Value	$ 1,715.00		
583	Adjustments	Average CM Action Time (minutes)	0.18		
584	Adjustments	Average Hourly Wage - Adjustments	$ 11.06		
585	Adjustments	Average Adjustment Action Time (Minutes) (w/o CMs)	1.09		
586	Adjustments	Average Adjustment Item Value (w/o CMs)	$ 3,776.00		
587	Collections	Average hourly Wage - GECIS Collectors	$ 9.00		
588	Collections	Average Hourly Wage - H.P. Collectors	$ 15.18		
589	Collections	Average Hourly Wage - Collections Assistant	$ 11.06		
590	Collections	Ratio of Assistants to Collectors	0.17		
591	Collections	Maximum # of H.P. Collectors (Others are GECIS)	15		
592	Collections	Average Collections Call Time (Minutes)	2.67		
593	Collections	% Collections Work Time NOT Outbound Calls	41%		
594	Collections	% Volume Becoming Overdue	31%		
595	Collections	Average Past Due $ per Past Due Customer	$ 8,343		
596	Collections	% Past Due % Becoming Bad Debt	0.03%		
597	Collections	% Overdue Paying w/o Collections Activity	64.412%		
598	Collections	# Calls per Month Req. to Clear Cust.	2		
599	Collections	Maximum # Collectors Added One Hiring	5		
600	Client Services	Baseline Funding Error Rate (% Total Fundings)	$ 15.24		
601	Client Services	Baseline Funding Error Rate (% Total Fundings)	0.14%		
602	Client Services	% Client Services Worktime NOT Funding	15%		
603	Client Services	Client Services Accuracy Coefficient	0.000239		
604	Client Services	# Manual Funding Requests per 1MM Monthly Volume	6	1	
605	Tolerance	Allowable Cash Application Backlog (Invoices/Day)	0		
606	Tolerance	Allowable Assignments Backlog ("Records"/Day)	1		
607	Tolerance	Allowable Adjustments Backlog (% Monthly Volume)	5%		

FIG. 4B

FIG 4B ---→

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	A	B	C	D
608	Tolerance	Allowable Collections % Volume Past Due	25%	
609	Labor	# Productive Work-Hours per Day	7	
610	Labor	% Total Available Hours Not Worked	10%	
611	Labor	# Work-Days Allowable Missed Tolerance	5	
612	Labor	% Overtime Possible	20%	
613	File/Mail/Imaging	Average Hourly Wage - File/Mail/Imaging Department	$ 9.73	
614	File/Mail/Imaging	# File/Mail/Imaging FTEs required per 1MM Monthly Volume	0.0558	0.0056
615	Capacity	Maximum Allowable Assignments FTEs	5	
616	Capacity	Maximum Allowable Cash Application FTEs	20	
617	Capacity	Maximum Allowable Adjustments FTEs	15	
618	Capacity	Maximum Allowable Collections FTEs	26	
619	Capacity	Maximum Allowable Client Services FTEs	5	
620	Capacity	Maximum Allowable File/Mail/Imaging FTEs	100	

FIG. 5

Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070
7/127

	I	J	K	L	M	N	O	P
1					# FTEs OVER MAX ALLOWABLE		0	
2					MAXIMUM # FTEs		5	
3	DEPENDENT VARIABLES - MODEL OUTPUT				PURPLE CELLS BELOW ARE ALSO IND. VAR.			
4	Year	Month	Day	Traditional Business Daily Volume	E-Commerce Business Daily Volume	Total Business Daily Volume	# Assignments FTEs	Assignments FTE Cost
5	0	0	0	-	-	-	5	$ 491
526	CAPACITY	JAN	1	$ 55,898,694	$ 6,707,843	$ 62,606,538	5	$ 491
527	CAPACITY	JAN	2	$ 1,299,970	$ 155,996	$ 1,455,966	5	$ 491
528	CAPACITY	JAN	3	$ 12,999,696	$ 1,559,964	$ 14,559,660	5	$ 491
529	CAPACITY	JAN	4	$ 22,099,484	$ 2,651,938	$ 24,751,422	5	$ 491
530	CAPACITY	JAN	5	$ 11,699,727	$ 1,403,967	$ 13,103,694	5	$ 491
531	CAPACITY	JAN	6	$ 59,798,603	$ 7,175,832	$ 66,974,436	5	$ 491
532	CAPACITY	JAN	7	$ 10,399,757	$ 1,247,971	$ 11,647,728	5	$ 491
533	CAPACITY	JAN	8	$ 18,199,575	$ 2,183,949	$ 20,383,524	5	$ 491
534	CAPACITY	JAN	9	$ 14,299,666	$ 1,715,960	$ 16,015,626	5	$ 491
535	CAPACITY	JAN	10	$ 14,299,666	$ 1,715,960	$ 16,015,626	5	$ 491
536	CAPACITY	JAN	11	$ 50,698,816	$ 6,083,858	$ 56,782,674	5	$ 491
537	CAPACITY	JAN	12	$ 24,699,423	$ 2,963,931	$ 27,663,354	5	$ 491
538	CAPACITY	JAN	13	$ 16,899,605	$ 2,027,953	$ 18,927,558	5	$ 491
539	CAPACITY	JAN	14	$ 11,699,727	$ 1,403,967	$ 13,103,694	5	$ 491
540	CAPACITY	JAN	15	$ 18,199,575	$ 2,183,949	$ 20,383,524	5	$ 491
541	CAPACITY	JAN	16	$ 62,398,543	$ 7,487,825	$ 69,886,368	5	$ 491
542	CAPACITY	JAN	17	$ 7,799,818	$ 935,978	$ 8,735,796	5	$ 491
543	CAPACITY	JAN	18	$ 20,799,514	$ 2,495,942	$ 23,295,456	5	$ 491
544	CAPACITY	JAN	19	$ 12,999,696	$ 1,559,964	$ 14,559,660	5	$ 491
545	CAPACITY	JAN	20	$ 20,799,514	$ 2,495,942	$ 23,295,456	5	$ 491
546	CAPACITY	JAN	21	$ 62,398,543	$ 7,487,825	$ 69,886,368	5	$ 491
547	CAPACITY	JAN	22	$ 7,799,818	$ 935,978	$ 8,735,796	5	$ 491

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FIG. 6

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Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070
8/127

	Q	R	S	T	U	V	W	X
1					-13			
2					7			
3								
4	Assignments FTE Hiring Trigger	# New Manual Invoices	# Backlogged Invoices	Daily Invoice Processing Capacity (# Man. Inv's)	# Cash Application FTEs	Cash App. FTE Cost	Cash App. FTE Hiring Trigger	# New Manual Payments
5	0	-	0	0	7	$ 687	0	-
526	0	15,428	-	21808	7	$ 687	1	1,978
527	0	359	-	21808	7	$ 893	2	46
528	0	3,588	-	21808	7	$ 893	3	460
529	0	6,099	-	21808	7	$ 893	4	782
530	0	3,229	-	21808	7	$ 893	5	414
531	0	16,504	-	21808	6	$ 766	0	2,116
532	0	2,870	-	21808	6	$ 589	1	368
533	0	5,023	-	21808	6	$ 766	2	644
534	0	3,947	-	21808	6	$ 766	3	506
535	0	3,947	-	21808	6	$ 766	4	506
536	0	13,993	-	21808	6	$ 766	5	1,794
537	0	6,817	-	21808	5	$ 638	0	874
538	0	4,664	-	21808	5	$ 491	1	598
539	0	3,229	-	21808	5	$ 638	2	414
540	0	5,023	-	21808	5	$ 638	3	644
541	0	17,222	-	21808	5	$ 638	4	2,208
542	0	2,153	-	21808	5	$ 638	5	276
543	0	5,741	-	21808	4	$ 511	0	736
544	0	3,588	-	21808	4	$ 393	1	460
545	0	5,741	-	21808	4	$ 511	2	736
546	0	17,222	-	21808	4	$ 511	3	2,208
547	0	2,153	-	21808	4	$ 511	4	276

OIPE JC179 NOV 0 8 2002 PATENT & TRADEMARK OFFICE

FIG. 7

Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17743-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

	Y	Z	AA	AB	AC	AD	AE	AF
1			-6					
2			9					
3								
4	# Backlogged Payments	# Manual Payments Application Capacity	# Adjustments FTEs	Adjustments FTE Cost	Adjustments. FTE Hiring Trigger	# CMs Created	# Other Adjustment Items Crerated	$ Adjustments Items Created
5	0	0	3	$ 249	0	$ -	$ -	0
526	-	3933	3	$ 249	1	2197	1104	$ 7,935,958
527	-	4719	3	$ 249	2	51	26	$ 184,557
528	-	4719	3	$ 249	3	511	257	$ 1,845,572
529	-	4719	3	$ 249	4	869	436	$ 3,137,472
530	-	4719	3	$ 249	5	460	231	$ 1,661,014
531	-	4045	2	$ 216	0	2351	1181	$ 8,489,629
532	-	3371	2	$ 166	1	409	205	$ 1,476,457
533	-	4045	2	$ 166	2	715	359	$ 2,583,800
534	-	4045	2	$ 166	3	562	282	$ 2,030,129
535	-	4045	2	$ 166	4	562	282	$ 2,030,129
536	-	4045	2	$ 166	5	1993	1001	$ 7,197,729
537	-	3371	1	$ 108	0	971	488	$ 3,506,586
538	-	2809	1	$ 83	1	664	334	$ 2,399,243
539	-	3371	1	$ 83	2	460	231	$ 1,661,014
540	-	3371	1	$ 83	3	715	359	$ 2,583,800
541	-	3371	1	$ 83	0	2453	1232	$ 8,858,743
542	-	3371	1	$ 83	0	307	154	$ 1,107,343
543	-	2697	1	$ 83	0	818	411	$ 2,952,914
544	-	2247	1	$ 83	0	511	257	$ 1,845,572
545	-	2697	1	$ 83	0	818	411	$ 2,952,914
546	-	2697	1	$ 83	1	2453	1232	$ 8,858,743
547	-	2697	1	$ 83	2	307	154	$ 1,107,343

FIG. 8

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	AG	AH	AI	AJ	AK	AL	AM	AN	AO
1								-11	
2								15	
3									
4	$ CMs Backlog	$ Other Adjustments Backlog	Total $ Adjustments Backlog	% Volume Adjustments Backlog	# CMs Completed	# Other Adjustments Completed	Total $ Adjustments Completed	# Collections FTEs (Collectors)	# Collections Assistants (All H.P.)
5	$ 2,000,000	$ 12,500,000	$ 14,500,000	$ -	$ -	$ -	$ 0	15	0
526	$ 4,829,821	$ 14,533,722	$ 19,363,542	3%	547	565	$ 3,072,415	15	2
527	$ 3,219,646	$ 12,773,040	$ 15,992,685	3%	990	492	$ 3,555,414	15	2
528	$ 2,177,595	$ 10,974,847	$ 13,152,441	2%	1119	733	$ 4,685,815	15	2
529	$ 2,089,773	$ 9,731,162	$ 11,820,935	2%	920	766	$ 4,468,978	15	2
530	$ 1,193,878	$ 7,751,049	$ 8,944,926	1%	982	755	$ 4,537,023	15	2
531	$ 4,377,564	$ 10,207,441	$ 14,585,005	2%	494	530	$ 2,849,550	10	1
532	$ 3,716,708	$ 9,828,022	$ 13,544,730	2%	794	306	$ 2,516,732	10	1
533	$ 3,698,517	$ 9,987,614	$ 13,686,131	2%	726	317	$ 2,442,400	10	1
534	$ 2,945,765	$ 9,367,971	$ 12,313,736	2%	1001	446	$ 3,402,523	10	1
535	$ 2,390,036	$ 8,676,692	$ 11,066,729	2%	886	465	$ 3,277,136	10	1
536	$ 4,436,113	$ 10,645,252	$ 15,081,365	3%	800	480	$ 3,183,093	10	1
537	$ 5,166,991	$ 11,671,369	$ 16,838,360	3%	545	216	$ 1,749,591	5	0
538	$ 5,610,119	$ 12,359,418	$ 17,969,538	3%	406	151	$ 1,268,065	5	0
539	$ 5,690,547	$ 12,664,224	$ 18,354,771	3%	413	150	$ 1,275,781	5	0
540	$ 5,932,744	$ 13,224,122	$ 19,156,866	3%	574	211	$ 1,781,705	5	0
541	$ 9,155,912	$ 17,078,676	$ 26,234,588	4%	574	211	$ 1,781,021	5	0
542	$ 8,889,911	$ 17,123,101	$ 26,013,012	4%	462	142	$ 1,328,919	5	0
543	$ 9,516,807	$ 18,130,673	$ 27,647,480	5%	452	144	$ 1,318,446	0	0
544	$ 9,612,232	$ 18,558,805	$ 28,171,037	5%	455	143	$ 1,322,014	2	0
545	$ 10,240,351	$ 19,565,933	$ 29,806,284	5%	451	144	$ 1,317,668	2	0
546	$ 13,667,739	$ 23,676,221	$ 37,343,961	6%	455	143	$ 1,321,067	2	0
547	$ 13,363,179	$ 23,734,666	$ 37,097,845	6%	484	139	$ 1,353,459	2	0

FIG. 9

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	AP	AQ	AR	AS	AT	AU	AV	AW
1								
2								
3								
4	Total Collections FTE Cost	Collections GECIS FTE Cost	Collections H.P. FTE Cost	Collections FTE Hiring Trigger	# Customers Becoming Past Due	Total Customers Past Due	$ Past Due	% Monthly Volume Past Due
5	$ 1,708	$ -	$ 1,708	0	0	11027	$ 92,000,000	$ -
526	$ 1,874	$ -	$ 1,874	1	2,326	10550	$ 88,020,456	15.263%
527	$ 1,874	$ -	$ 1,874	2	54	8936	$ 74,551,243	14.603%
528	$ 1,874	$ -	$ 1,874	3	541	7299	$ 60,895,879	12.368%
529	$ 1,874	$ -	$ 1,874	4	920	5517	$ 46,026,041	10.103%
530	$ 1,874	$ -	$ 1,874	5	487	2804	$ 23,392,966	7.636%
531	$ 1,221	$ -	$ 1,221	0	2,489	2233	$ 18,628,606	3.881%
532	$ 1,221	$ -	$ 1,221	1	433	0	$ -	3.091%
533	$ 1,221	$ -	$ 1,221	2	757	0	$ -	0.000%
534	$ 1,221	$ -	$ 1,221	3	595	0	$ -	0.000%
535	$ 1,221	$ -	$ 1,221	4	595	0	$ -	0.000%
536	$ 1,221	$ -	$ 1,221	5	2,110	0	$ -	0.000%
537	$ 569	$ -	$ 569	0	1,028	0	$ -	0.000%
538	$ 569	$ -	$ 569	1	703	0	$ -	0.000%
539	$ 569	$ -	$ 569	2	487	0	$ -	0.000%
540	$ 569	$ -	$ 569	3	757	0	$ -	0.000%
541	$ 569	$ -	$ 569	4	2,597	183	$ 1,526,316	0.000%
542	$ 569	$ -	$ 569	5	325	0	$ -	0.253%
543	$ -	$ -	$ -	0	866	308	$ 2,570,037	0.000%
544	$ 228	$ -	$ 228	1	541	138	$ 1,149,835	0.426%
545	$ 228	$ -	$ 228	2	866	139	$ 1,159,055	0.191%
546	$ 228	$ -	$ 228	3	2,597	950	$ 7,929,133	0.192%
547	$ 228	$ -	$ 228	4	325	824	$ 6,877,034	1.315%

FIG. 10

OIPE JC179 NOV 0 8 2002 PATENT & TRADEMARK OFFICE

	AX	AY	AZ	BA	BB	BC	BD	BE	BF	BG
1			1					-36		
2			6					64		
3										
4	Customers "Cleared"	% Volume Written-Off	# Client Services FTEs	Client Services FTE Cost	Client Services FTE Hiring Trigger	# Manual Funding Requests	Funding Error Rate	# File / Mail / Imaging FTEs	File / Mail / Imaging FTE Cost	Total FTE Cost
5	0	0	4	$ 457	0	0	0	0	$ 0	$ -
526	2803	0.099%	4	$ 457	1	152	0.11%	30	$ 2,218	$ 5,976
527	1669	0.095%	4	$ 457	2	152	0.11%	30	$ 2,218	$ 6,182
528	2178	0.080%	4	$ 457	3	152	0.11%	30	$ 2,218	$ 6,182
529	2702	0.065%	4	$ 457	4	152	0.11%	30	$ 2,218	$ 6,182
530	3200	0.049%	4	$ 457	5	152	0.11%	30	$ 2,218	$ 6,182
531	3060	0.025%	3	$ 446	0	152	0.11%	30	$ 2,218	$ 5,357
532	3167	0.020%	3	$ 343	1	152	0.14%	30	$ 2,218	$ 5,028
533	10633	0.000%	3	$ 343	2	152	0.14%	30	$ 2,218	$ 5,205
534	13321	0.000%	3	$ 343	3	152	0.14%	30	$ 2,218	$ 5,205
535	13321	0.000%	3	$ 343	4	152	0.14%	30	$ 2,218	$ 5,205
536	5008	0.000%	3	$ 343	5	152	0.14%	30	$ 2,218	$ 5,205
537	2535	0.000%	3	$ 446	0	152	0.14%	30	$ 2,218	$ 4,470
538	3190	0.000%	3	$ 343	1	152	0.14%	30	$ 2,218	$ 4,195
539	4267	0.000%	3	$ 343	2	152	0.14%	30	$ 2,218	$ 4,342
540	3029	0.000%	3	$ 343	3	152	0.14%	30	$ 2,218	$ 4,342
541	2414	0.000%	3	$ 343	4	152	0.14%	30	$ 2,218	$ 4,342
542	4001	0.002%	3	$ 343	5	152	0.14%	30	$ 2,218	$ 4,342
543	558	0.000%	3	$ 446	0	152	0.14%	30	$ 2,218	$ 3,748
544	711	0.003%	3	$ 343	1	152	0.14%	30	$ 2,218	$ 3,755
545	864	0.001%	3	$ 343	2	152	0.14%	30	$ 2,218	$ 3,873
546	1785	0.001%	3	$ 343	3	152	0.14%	30	$ 2,218	$ 3,873
547	451	0.009%	3	$ 343	4	152	0.14%	30	$ 2,218	$ 3,873

FIG. 11

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Problem / Model Independent Variable vs. Project Matrix

Problem	Independent Variable	Scenario	4	4	5	1	2	1	3	6	6	2
		Solution	EDI (Electronic Submissions) (Also Enables Auto-Cash)	Auto-Cash Application (No Human Touch-Points)	Auto-Funding (No Human Touch-Points)	COLD (AS 400 Reports Imaging)	Collections Phase 1 (Work Prioritization and Auto-Adjustments)	New Lockbox (Check Imaging, Electronic Payment Information - Feeds Auto-Cash)	Client Educator	Workflow Software - Provides Work Prioritization, Standardized Procedures, User-Friendly System Interface, Metrics, Flexibility, Total Imaging Integration, Etc.	Total Imaging (Files, Mail, etc.)	GECIS
Manual Invoices	# Manual Invoices per $1MM Mon. Vol.		-25%									
Manual Payments	# Manual Payments per $1MM Mon. Vol.		Enabler	-40%				Enabler				
Collections Productivity	% Time Spent on Other Than Outbound Calls					-10%					-10%	
Collector Skill Systems Are Cumbersome	Avg. Collections Call Time						-25%			-35%		50% Team FTE Cost Reduction
Client Invoice Errors	% Adjustments Created by Client A/R Item Error								-25%			
Too Many Client / Customer A/R Errors	% Adjustments Created by Client/Customer Mix A/R Item Error								-12%			
Cash Application Errors	% A/R Items with No Error			-50%						-35%		
Assignments Productivity	Average Invoice Assignment Time									-35%		
Cash Application Productivity	Average Cash Application Time									-35%		
Adjustments Productivity	Average Adjustments (CMs) Action Time					-10%	-2%			Already Minimized	-50%	
	Average Adjustments (Other) Action Time					-10%	-2%			Already Minimized	-50%	
Client Services Productivity	% Client Services Time Spent on Other than Funding					-50%				-35%	-10%	
Manual Funding Requests	# Manual Funding Requests per $1MM Mon. Vol.				-50%							

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FIG. 12

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SCENARI NAME:

Variable Group	INDEPENDENT VARIABLES	Run Scenarios: Traditional Business	E-Commerce
Volume	1999 Monthly Volume		
Volume	JAN	$ 190,300,000	$ 1
Volume	FEB	$ 200,625,000	$ 1
Volume	MAR	$ 229,896,000	$ 1
Volume	APR	$ 221,168,000	$ 1
Volume	MAY	$ 218,824,000	$ 1
Volume	JUN	$ 232,036,000	$ 1
Volume	JUL	$ 215,438,000	$ 1
Volume	AUG	$ 245,947,000	$ 1
Volume	SEP	$ 246,471,000	$ 1
Volume	OCT	$ 290,905,000	$ 1
Volume	NOV	$ 325,516,000	$ 1
Volume	DEC	$ 402,285,000	$ 1
Volume	2000 Annual % Increase in Volume	37%	127500000%
Volume	2001 Annual % Increase in Volume	60%	2457%
Volume	2002 Annual % Increase in Volume	24%	324%
Volume	2003 Annual % Increase in Volume	23%	132%
Volume	Daily Volume Ratios / Monthly Vol Conv. Const.		
Volume	1st Monday	43	
Volume	1st Tuesday	1	
Volume	1st Wednesday	10	
Volume	1st Thursday	17	
Volume	1st Friday	9	
Volume	2nd Monday	46	
Volume	2nd Tuesday	8	
Volume	2nd Wednesday	14	
Volume	2nd Thursday	11	
Volume	2nd Friday	11	
Volume	3rd Monday	39	
Volume	3rd Tuesday	19	
Volume	3rd Wednesday	13	
Volume	3rd Thursday	9	
Volume	3rd Friday	14	
Volume	4th Monday	48	
Volume	4th Tuesday	6	
Volume	4th Wednesday	16	
Volume	4th Thursday	10	
Volume	4th Friday	16	
Volume	5th Monday	48	
Volume	5th Tuesday	6	
Assignments	% Assignment Work/Time NOT on Invoice Processing	5%	
Assignments	Average # Manual Invoices per 1MM Volume	368	0
Assignments	Average Hourly Wage - Assignments	$ 13.09	
Assignments	Average Invoice Assignment Time (Seconds)	8	
Cash Application	Average Hourly Wage - Cash Application	$ 13.09	
Cash Application	Average Payment Application Time (Seconds)	59	
Cash Application	% Cash Application Work/Time NOT on Original Application	5%	
Cash Application	Cash Application Error Acceleration Factor	88	
Cash Application	Average # Manual Payments per 1MM Volume	133	75
Adjustments	Average # Invoices per Payment	3.11	1999 Value
Adjustments	% Adjustments Work Actually Clearing an Item	63%	90.00%
Adjustments	% Adjustments Created by Customer A/R Item Error	3.33%	
Adjustments	% Adjustments From Other Error	0.63%	
Adjustments	% Adjustments Created by Client A/R Item Error	0.25%	1999 Value
Adjustments	% A/R Items With No Error	99.84%	99.95%
Adjustments	% Adjustments Created by Client/Customer Mix A/R Item Error	0.98%	1999 Value
Adjustments	# Credit Memos (CMs) per 1MM Monthly Volume	35	35
Adjustments	Average CM Value	$ 1,715.00	
Adjustments	Average CM Action Time (minutes)	0.36	
Adjustments	Average Hourly Wage - Adjustments	$ 11.06	

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FIG. 13

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Adjustments	Average Adjustment Action Time (Minutes) (w/o CMs)	1.70	
Adjustments	Average Adjustment Item Value (w/o CMs)	$ 3,776.00	
Collections	Average Hourly Wage - GECIS Collectors	$ 9.00	
Collections	Average Hourly Wage - H.P. Collectors	$ 15.18	
Collections	Average Hourly Wage - Collections Assistant	$ 11.06	
Collections	Ratio of Assistants to Collectors	0.17	
Collections	Maximum # of H.P. Collectors (Others are GECIS)	100	
Collections	Average Collections Call Time (Minutes)	6.3	
Collections	% Collections Work/Time NOT Outbound Calls	45%	
Collections	% Volume Becoming Overdue	31%	
Collections	Average Past Due $ per Past Due Customer	$ 8,343	
Collections	% Past Due % Becoming Bad Debt	0.03%	
Collections	% Overdue Paying w/o Collections Activity	64.412%	
Collections	# Calls per Month Req. to Clear Cust.	2	
Collections	Maximum # Collectors Added One Hiring	5	
Client Services	Average Hourly Wage - Client Services	$ 15.24	
Client Services	Baseline Funding Error Rate (% Total Funding)	0.14%	
Client Services	% Client Services Worktime NOT Funding	25%	
Client Services	Client Services Accuracy Coefficient	0.0000239	
Client Services	# Manual Funding Requests per 1MM Monthly Volume	12	2
Tolerance	Allowable Assignments Backlog (Invoices/Day)	0	
Tolerance	Allowable Cash Application Backlog ("Records"/Day)	1	
Tolerance	Allowable Adjustments Backlog (% Monthly Volume)	5%	
Tolerance	Allowable Collections % Volume Past Due	25%	
Labor	# Productive Work-Hours per Day	7	
Labor	% Total Available Hours Not Worked	10%	
Labor	# Work-Days Allowable Missed Tolerance	5	
Labor	% Overtime Possible	20%	
File/Mail/Imaging	Average Hourly Wage - File/Mail/Imaging Department	$ 9.73	
File/Mail/Imaging	# File/Mail/Imaging FTEs required per 1MM Monthly Volume	0.0558	0.0056
Capacity	Maximum Allowable Assignments FTEs	5	
Capacity	Maximum Allowable Cash Application FTEs	8	
Capacity	Maximum Allowable Adjustments FTEs	6	
Capacity	Maximum Allowable Collections FTEs	22	
Capacity	Maximum Allowable Client Services FTEs	5	
Capacity	Maximum Allowable File/Mail/Imaging FTEs	20	

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FIG. 14

Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17743-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070
16/127

FIG 15B ---

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FIG 15C ---

Execution Risk: 0%

MODEL OUTPUT SUMMARY DATA - SNAPSHOTS					Baseline	Scenario 1	Scenario 2
		Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Month	Traditional Business Volume	E-Commerce Business Volume	Total Business Volume	# Assignments FTEs	# Assignments FTEs	# Assignments FTEs
1999	JAN	$ 190,300,000	$ 1	$ 190,300,001	5	5	5
1999	FEB	$ 190,099,638	$ 1	$ 190,099,639	5	5	5
1999	MAR	$ 223,167,377	$ 1	$ 223,167,377	5	5	5
1999	APR	$ 216,851,208	$ 1	$ 216,851,209	5	5	5
1999	MAY	$ 223,947,053	$ 1	$ 223,947,054	5	5	5
1999	JUN	$ 227,249,043	$ 1	$ 227,249,044	4	4	4
1999	JUL	$ 214,166,425	$ 1	$ 214,166,426	4	4	4
1999	AUG	$ 239,056,068	$ 1	$ 239,056,069	5	5	5
1999	SEP	$ 237,946,377	$ 1	$ 237,946,378	5	5	5
1999	OCT	$ 279,568,449	$ 1	$ 279,568,450	5	5	5
1999	NOV	$ 301,967,995	$ 1	$ 301,967,996	5	5	5
1999	DEC	$ 427,402,048	$ 1	$ 427,402,049	5	5	5
1999	SUMMARY	$ 2,971,721,681	$ 12	$ 2,971,721,693	5	5	5
						0	0
						#1 Less Baseline	#2 Less #1
							0
							#2 Less Baseline
2000	JAN	$ 274,474,464	$ 1,635,810	$ 276,110,274	5	5	5
2000	FEB	$ 259,466,005	$ 2,487,924	$ 361,973,929	5	5	5
2000	MAR	$ 304,623,469	$ 2,624,759	$ 307,248,229	5	5	5
2000	APR	$ 296,001,899	$ 2,487,924	$ 298,489,822	5	5	5
2000	MAY	$ 305,687,728	$ 2,624,759	$ 308,312,487	5	5	5
2000	JUN	$ 310,194,944	$ 2,575,001	$ 312,769,945	5	5	5
2000	JUL	$ 292,337,170	$ 2,487,924	$ 294,625,094	5	5	5
2000	AUG	$ 326,311,532	$ 2,624,759	$ 328,936,292	5	5	5
2000	SEP	$ 324,796,804	$ 2,487,924	$ 327,284,728	5	5	5
2000	OCT	$ 381,610,933	$ 2,624,759	$ 384,235,693	5	5	5
2000	NOV	$ 402,526,980	$ 2,431,945	$ 404,958,925	5	5	5
2000	DEC	$ 583,403,796	$ 2,923,310	$ 586,327,106	5	5	5
2000	SUMMARY	$ 4,061,455,725	$ 30,016,799	$ 4,091,472,524	5	5	5
						0	0
						#1 Less Baseline	#2 Less #1
							0
							#2 Less Baseline
2001	JAN	$ 413,039,682	$ 42,519,368	$ 455,559,050	5	5	5
2001	FEB	$ 415,177,609	$ 63,608,745	$ 478,786,353	5	5	5
2001	MAR	$ 487,397,551	$ 67,107,225	$ 554,504,776	5	5	5
2001	APR	$ 473,603,038	$ 63,608,745	$ 537,211,782	5	5	5

FIG. 15A

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Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 15A

Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2
Monthly and Daily Averages	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals			
# Assignments FTEs	Assignments FTE Cost	Assignments FTE Cost	Assignments FTE Cost	Assignments FTE Cost	Average FTE Cost per Invoice Manually Assigned	Average FTE Cost per Invoice Manually Assigned	Average FTE Cost per Invoice Manually Assigned
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.16	$ 0.16	$ 0.16
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.14	$ 0.14	$ 0.14
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.13	$ 0.13	$ 0.13
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.13	$ 0.13	$ 0.13
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.13	$ 0.13	$ 0.13
4	$ 9,327	$ 9,327	$ 9,327	$ 9,327	$ 0.11	$ 0.11	$ 0.11
4	$ 8,247	$ 8,247	$ 8,247	$ 8,247	$ 0.10	$ 0.10	$ 0.10
5	$ 10,112	$ 10,112	$ 10,112	$ 10,112	$ 0.12	$ 0.12	$ 0.12
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.11	$ 0.11	$ 0.11
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.11	$ 0.11	$ 0.11
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.09	$ 0.09	$ 0.09
5	$ 11,879	$ 11,879	$ 11,879	$ 11,879	$ 0.08	$ 0.08	$ 0.08
5	$ 123,995	$ 123,995	$ 123,995	$ 123,995	$ 0.11	$ 0.11	$ 0.11
0	$ -	$ -	$ -	$ -		$ -	$ -
#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
0			$ -	$ -			0
#2 Less Baseline			#2 Less Baseline	#2 Less Baseline			#2 Less Baseline
	Less Exec. Risk						
5	$ 11,388	$ 11,388	$ 11,388	$ 11,388	$ 0.11	$ 0.11	$ 0.11
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.10	$ 0.10	$ 0.10
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.10	$ 0.10	$ 0.10
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.09	$ 0.09	$ 0.09
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.10	$ 0.10	$ 0.10
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.10	$ 0.10	$ 0.10
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.09	$ 0.09	$ 0.09
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.09	$ 0.09	$ 0.09
5	$ 10,897	$ 10,897	$ 10,897	$ 10,897	$ 0.09	$ 0.09	$ 0.09
5	$ 11,241	$ 11,241	$ 11,241	$ 11,241	$ 0.08	$ 0.08	$ 0.08
5	$ 10,554	$ 10,554	$ 10,554	$ 10,554	$ 0.07	$ 0.07	$ 0.07
5	$ 12,026	$ 12,026	$ 12,026	$ 12,026	$ 0.06	$ 0.06	$ 0.06
5	$ 130,229	$ 130,229	$ 130,229	$ 130,229	$ 0.09	$ 0.09	$ 0.09
0		$ (295)	$ -	$ -		$ (0.00)	$ -
#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
0			$ (295)	$ (295)			$ (0.00)
#3 Less Baseline			#2 Less Baseline	#2 Less Baseline			#2 Less Baseline
	Less Exec. Risk	$ (295)	$ (295)	$ (295)			
5	$ 11,536	$ 11,536	$ 11,536	$ 11,536	$ 0.08	$ 0.08	$ 0.08
5	$ 11,045	$ 11,045	$ 11,045	$ 11,045	$ 0.07	$ 0.07	$ 0.07
5	$ 11,536	$ 11,536	$ 11,536	$ 11,536	$ 0.07	$ 0.07	$ 0.07
5	$ 11,045	$ 11,045	$ 11,045	$ 11,045	$ 0.06	$ 0.06	$ 0.06

FIG 15D

FIG. 15C

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| | | |

Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

MODEL OUTPUT SUMMARY DATA - SNAPSHOTS					Baseline	Scenario 4	Scenario 5
		Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Month	Traditional Business Volume	E-Commerce Business Volume	Total Business Volume	# Assignments FTEs	# Assignments FTEs	# Assignments FTEs
1999	JAN	$ 190,300,000	$ 1	$ 190,300,001	5	5	5
1999	FEB	$ 190,099,638	$ 1	$ 190,099,639	5	5	5
1999	MAR	$ 223,167,377	$ 1	$ 223,167,377	5	5	5
1999	APR	$ 216,851,208	$ 1	$ 216,851,209	5	5	5
1999	MAY	$ 223,947,053	$ 1	$ 223,947,054	5	5	5
1999	JUN	$ 227,249,043	$ 1	$ 227,249,044	4	4	4
1999	JUL	$ 214,166,425	$ 1	$ 214,166,426	4	4	4
1999	AUG	$ 239,056,068	$ 1	$ 239,056,069	5	5	5
1999	SEP	$ 237,946,377	$ 1	$ 237,946,378	5	5	5
1999	OCT	$ 279,568,449	$ 1	$ 279,568,450	5	5	5
1999	NOV	$ 301,967,995	$ 1	$ 301,967,996	5	5	5
1999	DEC	$ 427,402,048	$ 1	$ 427,402,049	5	5	5
1999	SUMMARY	$ 2,971,721,681	$ 12	$ 2,971,721,693	5	5	5
						0	0
						# 4 Less # 3	# 5 Less # 4
						0	0
						# 4 Less Baseline	# 5 Less Baseline
2000	JAN	$ 274,474,464	$ 1,635,810	$ 276,110,274	5	5	5
2000	FEB	$ 259,466,005	$ 2,487,924	$ 361,973,929	5	5	5
2000	MAR	$ 304,623,469	$ 2,624,759	$ 307,248,229	5	5	5
2000	APR	$ 296,001,899	$ 2,487,924	$ 298,489,822	5	5	5
2000	MAY	$ 305,687,728	$ 2,624,759	$ 308,312,487	5	5	5
2000	JUN	$ 310,194,944	$ 2,575,001	$ 312,769,945	5	5	5
2000	JUL	$ 292,337,170	$ 2,487,924	$ 294,625,094	5	5	5
2000	AUG	$ 326,311,532	$ 2,624,759	$ 328,936,292	5	5	5
2000	SEP	$ 324,796,804	$ 2,487,924	$ 327,284,728	5	5	5
2000	OCT	$ 381,610,933	$ 2,624,759	$ 384,235,693	5	5	5
2000	NOV	$ 402,526,980	$ 2,431,945	$ 404,958,925	5	5	5
2000	DEC	$ 583,403,796	$ 2,923,310	$ 586,327,106	5	5	5
2000	SUMMARY	$ 4,061,455,725	$ 30,016,799	$ 4,091,472,524	5	5	5
						0	0
						# 4 Less # 3	# 5 Less # 4
						0	0
						# 4 Less Baseline	# 5 Less Baseline
2001	JAN	$ 413,039,682	$ 42,519,368	$ 455,559,050	5	5	5
2001	FEB	$ 415,177,609	$ 63,608,745	$ 478,786,353	5	5	5
2001	MAR	$ 487,397,551	$ 67,107,225	$ 554,504,776	5	5	5
2001	APR	$ 473,603,038	$ 63,608,745	$ 537,211,782	5	5	5

FIG. 16A

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| | | |

FIG 16A

Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5
Monthly and Daily Averages	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals			
# Assignments FTEs	Assignments FTE Cost	Assignments FTE Cost	Assignments FTE Cost	Assignments FTE Cost	Average FTE Cost per Invoice Manually Assigned	Average FTE Cost per Invoice Manually Assigned	Average FTE Cost per Invoice Manually Assigned
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.16	$ 0.16	$ 0.16
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.14	$ 0.14	$ 0.14
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.13	$ 0.13	$ 0.13
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.13	$ 0.13	$ 0.13
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.13	$ 0.13	$ 0.13
4	$ 9,327	$ 9,327	$ 9,327	$ 9,327	$ 0.11	$ 0.11	$ 0.11
4	$ 8,247	$ 8,247	$ 8,247	$ 8,247	$ 0.10	$ 0.10	$ 0.10
5	$ 10,112	$ 10,112	$ 10,112	$ 10,112	$ 0.12	$ 0.12	$ 0.12
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.11	$ 0.11	$ 0.11
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.11	$ 0.11	$ 0.11
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.09	$ 0.09	$ 0.09
5	$ 11,879	$ 11,879	$ 11,879	$ 11,879	$ 0.08	$ 0.08	$ 0.08
5	$ 123,995	$ 123,995	$ 123,995	$ 123,995	$ 0.11	$ 0.11	$ 0.11
0	$ -	$ -	$ -	$ -		$ -	$ -
#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
0		$ -	$ -	$ -		$ -	$ -
#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
	Less Exec. Risk						
5	$ 11,388	$ 11,388	$ 11,388	$ 11,388	$ 0.11	$ 0.11	$ 0.11
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.10	$ 0.10	$ 0.10
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.10	$ 0.10	$ 0.10
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.09	$ 0.09	$ 0.09
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.10	$ 0.10	$ 0.10
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.10	$ 0.10	$ 0.10
5	$ 10,308	$ 10,308	$ 10,308	$ 10,308	$ 0.09	$ 0.09	$ 0.09
5	$ 10,799	$ 10,799	$ 10,799	$ 10,799	$ 0.09	$ 0.09	$ 0.09
5	$ 10,897	$ 10,897	$ 10,897	$ 10,897	$ 0.09	$ 0.09	$ 0.09
5	$ 11,241	$ 11,241	$ 11,241	$ 11,241	$ 0.08	$ 0.08	$ 0.08
5	$ 10,554	$ 10,554	$ 10,554	$ 10,554	$ 0.07	$ 0.07	$ 0.07
5	$ 12,026	$ 12,026	$ 12,026	$ 12,026	$ 0.06	$ 0.06	$ 0.06
5	$ 130,229	$ 130,229	$ 130,229	$ 130,229	$ 0.09	$ 0.09	$ 0.09
0		$ (1,325)	$ -	$ (589)		$ (0.01)	$ -
#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
0		$ (1,620)	$ (1,620)	$ (2,209)		$ 0.01	$ 0.01
#6 Less Baseline		$#4 Less Baseline -	#5 Less Baseline	#6 Less Baseline		$#4 Less Baseline -	#5 Less Baseline
	Less Exec. Risk	$ (1,325)	$ (1,620)	$ (2,209)			
5	$ 11,536	$ 11,536	$ 11,536	$ 11,536	$ 0.08	$ 0.08	$ 0.08
5	$ 11,045	$ 11,045	$ 11,045	$ 11,045	$ 0.07	$ 0.07	$ 0.07
5	$ 11,536	$ 11,536	$ 11,536	$ 11,536	$ 0.07	$ 0.07	$ 0.07
5	$ 11,045	$ 11,045	$ 11,045	$ 11,045	$ 0.06	$ 0.06	$ 0.06

FIG 16D

FIG. 16C

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FIG 16B

FIG. 16D

FIG 16C

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Execution Risk:

MODEL OUTPUT SUM	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1
		Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Average FTE Cost per Invoice Manually Assigned	Assignments FTE Hiring Trigger	Assignments FTE Hiring Trigger	Assignments FTE Hiring Trigger	Assignments FTE Hiring Trigger	# New Manual Invoices	# New Manual Invoices
1999	$ 0.16	0	0	0	0	3183	3183
1999	$ 0.14	0	0	0	0	3331	3331
1999	$ 0.13	0	0	0	0	3733	3733
1999	$ 0.13	0	0	0	0	3600	3600
1999	$ 0.13	0	0	0	0	3746	3746
1999	$ 0.11	0	0	0	0	3801	3801
1999	$ 0.10	0	0	0	0	3753	3753
1999	$ 0.12	0	0	0	0	3999	3999
1999	$ 0.11	0	0	0	0	4170	4170
1999	$ 0.11	0	0	0	0	4676	4676
1999	$ 0.09	0	0	0	0	5292	5292
1999	$ 0.08	0	0	0	0	6838	6838
1999	$ 0.11	0	0	0	0	4194	4194
	$ -		0	0	0		0
	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline
	$ -			0	0		
	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
2000	$ 0.11	0	0	0	0	4591	4591
2000	$ 0.10	0	0	0	0	4547	4547
2000	$ 0.10	0	0	0	0	5096	5096
2000	$ 0.09	0	0	0	0	5187	5187
2000	$ 0.10	0	0	0	0	5113	5113
2000	$ 0.10	0	0	0	0	5189	5189
2000	$ 0.09	0	0	0	0	5123	5123
2000	$ 0.09	0	0	0	0	5458	5458
2000	$ 0.09	0	0	0	0	5692	5692
2000	$ 0.08	0	0	0	0	6383	6383
2000	$ 0.07	0	0	0	0	7406	7406
2000	$ 0.06	0	0	0	0	9334	9334
2000	$ 0.09	0	0	0	0	5760	5760
	$ -		0	0	0		0
	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline
	$ (0.00)			0	0		
	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
2001	$ 0.08	0	0	0	0	6909	6909
2001	$ 0.07	0	0	0	0	7275	7275
2001	$ 0.07	0	0	0	0	8153	8153
2001	$ 0.06	0	0	0	0	8299	8299

FIG 17B ---

FIG. 17A

FIG 17C ---

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FIG 17A

Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
# New Manual Invoices	# New Manual Invoices	# Backlogged Invoices	# Backlogged Invoices	# Backlogged Invoices	# Backlogged Invoices	Daily Invoice Processing Capacity (# Man. Inv's)	Daily Invoice Processing Capacity (# Man. Inv's)
3183	3183	0	0	0	0	14175	14175
3331	3331	0	0	0	0	14175	14175
3733	3733	0	0	0	0	14175	14175
3600	3600	0	0	0	0	14175	14175
3746	3746	0	0	0	0	14175	14175
3801	3801	0	0	0	0	12242	12242
3753	3753	0	0	0	0	11340	11340
3999	3999	0	0	0	0	13273	13273
4170	4170	0	0	0	0	14175	14175
4676	4676	0	0	0	0	14175	14175
5292	5292	0	0	0	0	14275	14275
6838	6838	281	281	281	281	14668	14668
4194	4194	23	23	23	23	13744	13744
0	0		0	0	0		0
# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
0	0			0	0		
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		
4591	4591	136	136	136	136	14690	14690
4547	4547	0	0	0	0	14175	14175
5096	5096	0	0	0	0	14175	14175
5187	5187	0	0	0	0	14175	14175
5113	5113	0	0	0	0	14175	14175
5189	5189	0	0	0	0	14175	14175
5123	5123	0	0	0	0	14175	14175
5458	5458	0	0	0	0	14175	14175
5692	5692	14	14	14	14	14850	14850
6383	6383	110	110	110	110	14562	14562
7406	7406	678	678	678	678	14864	14864
9334	9334	1770	1770	1770	1770	14791	14791
5760	5760	226	226	226	226	14417	14417
0	0		0	0	0		0
# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
0	0			0	0		
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		
6909	6909	637	637	637	637	14819	14819
7275	7275	688	688	688	688	14650	14650
8153	8153	1151	1151	1151	1151	14819	14819
8299	8299	1282	1282	1282	1282	14850	14850

FIG 17D

FIG. 17C

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FIG 18B --->

MODEL OUTPUT SUM	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4
		Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Average FTE Cost per Invoice Manually Assigned	Assignments FTE Hiring Trigger	Assignments FTE Hiring Trigger	Assignments FTE Hiring Trigger	Assignments FTE Hiring Trigger	# New Manual Invoices	# New Manual Invoices
1999	$ 0.16	0	0	0	0	3183	3183
1999	$ 0.14	0	0	0	0	3331	3331
1999	$ 0.13	0	0	0	0	3733	3733
1999	$ 0.13	0	0	0	0	3600	3600
1999	$ 0.13	0	0	0	0	3746	3746
1999	$ 0.11	0	0	0	0	3801	3801
1999	$ 0.10	0	0	0	0	3753	3753
1999	$ 0.12	0	0	0	0	3999	3999
1999	$ 0.11	0	0	0	0	4170	4170
1999	$ 0.11	0	0	0	0	4676	4676
1999	$ 0.09	0	0	0	0	5292	5292
1999	$ 0.08	0	0	0	0	6838	6838
1999	$ 0.11	0	0	0	0	4194	4194
	$ -		0	0	0		0
	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
	$ -		0	0	0		0
	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
2000	$ 0.11	0	0	0	0	4591	4591
2000	$ 0.10	0	0	0	0	4547	4547
2000	$ 0.10	0	0	0	0	5096	5096
2000	$ 0.09	0	0	0	0	5187	5187
2000	$ 0.10	0	0	0	0	5113	5113
2000	$ 0.10	0	0	0	0	5189	5189
2000	$ 0.09	0	0	0	0	5123	5123
2000	$ 0.09	0	0	0	0	5458	5458
2000	$ 0.10	0	0	0	0	5692	4602
2000	$ 0.10	0	0	0	0	6383	4787
2000	$ 0.08	0	0	0	0	7406	5555
2000	$ 0.07	0	0	0	0	9334	7001
2000	$ 0.09	0	0	0	0	5760	5204
	$ (0.00)		0	0	0		-556
	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
	$ 0.01		0	0	0		-556
	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
2001	$ 0.10	0	0	0	0	6909	5182
2001	$ 0.09	0	0	0	0	7275	5457
2001	$ 0.08	0	0	0	0	8153	6115
2001	$ 0.08	0	0	0	0	8299	6224

FIG. 18A

FIG 18C --->

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FIG 18A

Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
# New Manual Invoices	# New Manual Invoices	# Backlogged Invoices	# Backlogged Invoices	# Backlogged Invoices	# Backlogged Invoices	Daily Invoice Processing Capacity (# Man. Inv's)	Daily Invoice Processing Capacity (# Man. Inv's)
3183	3183	0	0	0	0	14175	14175
3331	3331	0	0	0	0	14175	14175
3733	3733	0	0	0	0	14175	14175
3600	3600	0	0	0	0	14175	14175
3746	3746	0	0	0	0	14175	14175
3801	3801	0	0	0	0	12242	12242
3753	3753	0	0	0	0	11340	11340
3999	3999	0	0	0	0	13273	13273
4170	4170	0	0	0	0	14175	14175
4676	4676	0	0	0	0	14175	14175
5292	5292	0	0	0	0	14275	14275
6838	6838	281	281	281	281	14668	14668
4194	4194	23	23	23	23	13744	13744
0	0		0	0	0		0
#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
0	0		0	0	0		0
#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
4591	4591	136	136	136	136	14690	14690
4547	4547	0	0	0	0	14175	14175
5096	5096	0	0	0	0	14175	14175
5187	5187	0	0	0	0	14175	14175
5113	5113	0	0	0	0	14175	14175
5189	5189	0	0	0	0	14175	14175
5123	5123	0	0	0	0	14175	14175
5458	5458	0	0	0	0	14175	14175
4602	4602	14	14	14	14	14850	14445
4787	4787	110	0	0	0	14562	14175
5555	5555	678	0	0	0	14864	14175
7001	7001	1770	272	272	272	14791	14668
5204	5204	226	35	35	35	14417	14282
0	0		-191	0	-23		-102
#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
-556	-556		-191	-191	-213		-135
#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
5182	5182	637	154	154	0	14819	14433
5457	5457	688	0	0	0	14650	14175
6115	6115	1151	65	65	0	14819	14433
6224	6224	1282	21	211	0	14850	14580

FIG 18D

FIG. 18C

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FIG 19B

Execution Risk:

MODEL OUTPUT SUM	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Annual Totals
Year	Daily Invoice Processing Capacity (# Man. Inv's)	Daily Invoice Processing Capacity (# Man. Inv's)	# Cash Application FTEs	# Cash Application FTEs	# Cash Application FTEs	# Cash Application FTEs	Cash App. FTE Cost
1999	14175	14175	7	7	7	7	$ 22,541
1999	14175	14175	7	7	7	7	$ 21,854
1999	14175	14175	7	7	7	7	$ 22,541
1999	14175	14175	7	7	7	7	$ 21,441
1999	14175	14175	7	7	7	7	$ 22,953
1999	12242	12242	7	7	7	7	$ 22,541
1999	11340	11340	7	7	7	7	$ 21,854
1999	13273	13273	7	7	7	7	$ 22,541
1999	14175	14175	8	8	8	8	$ 23,464
1999	14175	14175	8	8	8	8	$ 26,232
1999	14175	14175	9	9	9	9	$ 26,527
1999	14668	14668	9	9	9	9	$ 30,395
1999	13744	13744	7	7	7	7	$ 284,884
	0	0		0	0	0	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	0	0			0	0	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
							Less Exec. Risk
2000	14690	14690	9	9	9	9	$ 29,511
2000	14175	14175	9	9	9	9	$ 27,568
2000	14175	14175	9	9	9	9	$ 29,511
2000	14175	14175	9	9	9	9	$ 27,568
2000	14175	14175	9	9	9	9	$ 28,981
2000	14175	14175	9	9	9	9	$ 29,511
2000	14175	14175	9	9	9	9	$ 24,652
2000	14175	14175	9	9	9	9	$ 24,475
2000	14445	14445	9	9	9	9	$ 23,061
2000	14562	14562	10	10	10	10	$ 25,908
2000	14884	14884	10	10	10	10	$ 24,642
2000	14791	14791	11	11	11	11	$ 31,347
2000	14383	14383	9	9	9	9	$ 326,736
	0	0		0	0	0	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	-34	-34			0	0	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
							Less Exec. Risk
2001	14690	14690	12	12	12	12	$ 32,280
2001	14175	14175	12	12	12	12	$ 31,102
2001	14175	14175	12	12	12	12	$ 33,370
2001	14175	14175	13	13	13	13	$ 33,694

FIG. 19A

FIG 19C

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FIG 19A

Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline
Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals					Monthly and Daily Averages
Cash App. FTE Cost	Cash App. FTE Cost	Cash App. FTE Cost	Average FTE Cost per Manual Payment	Average FTE Cost per Manual Payment	Average FTE Cost per Manual Payment	Average FTE Cost per Manual Payment	Cash App. FTE Hiring Trigger
$ 22,541	$ 22,541	$ 22,541	$ 0.86	$ 0.86	$ 0.86	$ 0.86	3
$ 21,854	$ 21,854	$ 21,854	$ 0.80	$ 0.80	$ 0.80	$ 0.80	3
$ 22,541	$ 22,541	$ 22,541	$ 0.73	$ 0.73	$ 0.73	$ 0.73	3
$ 21,441	$ 21,441	$ 21,441	$ 0.69	$ 0.69	$ 0.69	$ 0.69	2
$ 22,953	$ 22,953	$ 22,953	$ 0.74	$ 0.74	$ 0.74	$ 0.74	3
$ 22,541	$ 22,541	$ 22,541	$ 0.72	$ 0.72	$ 0.72	$ 0.72	2
$ 21,854	$ 21,854	$ 21,854	$ 0.71	$ 0.71	$ 0.71	$ 0.71	3
$ 22,541	$ 22,541	$ 22,541	$ 0.68	$ 0.68	$ 0.68	$ 0.68	3
$ 23,464	$ 23,464	$ 23,464	$ 0.68	$ 0.68	$ 0.68	$ 0.68	2
$ 26,232	$ 26,232	$ 26,232	$ 0.68	$ 0.68	$ 0.68	$ 0.68	3
$ 26,527	$ 26,527	$ 26,527	$ 0.61	$ 0.61	$ 0.61	$ 0.61	2
$ 30,395	$ 30,395	$ 30,395	$ 0.54	$ 0.54	$ 0.54	$ 0.54	3
$ 284,884	$ 284,884	$ 284,884	$ 0.69	$ 0.69	$ 0.69	$ 0.69	2
$ -	$ -	$ -		$ -	$ -	$ -	
#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	$ -	$ -			$ -	$ -	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
$ -	$ -	$ -					
$ 29,511	$ 29,511	$ 29,511	$ 0.78	$ 0.78	$ 0.78	$ 0.78	3
$ 27,568	$ 27,568	$ 27,568	$ 0.73	$ 0.73	$ 0.73	$ 0.73	2
$ 29,511	$ 29,511	$ 29,511	$ 0.70	$ 0.70	$ 0.70	$ 0.70	3
$ 27,568	$ 27,568	$ 27,568	$ 0.64	$ 0.64	$ 0.64	$ 0.64	2
$ 28,981	$ 28,981	$ 28,981	$ 0.69	$ 0.69	$ 0.69	$ 0.69	3
$ 29,511	$ 29,511	$ 29,511	$ 0.69	$ 0.69	$ 0.69	$ 0.69	3
$ 24,652	$ 24,652	$ 24,652	$ 0.58	$ 0.58	$ 0.58	$ 0.58	2
$ 24,475	$ 24,475	$ 24,475	$ 0.54	$ 0.54	$ 0.54	$ 0.54	3
$ 23,061	$ 23,061	$ 23,061	$ 0.49	$ 0.49	$ 0.49	$ 0.49	2
$ 25,908	$ 25,908	$ 25,908	$ 0.49	$ 0.49	$ 0.49	$ 0.49	3
$ 24,642	$ 24,642	$ 24,642	$ 0.40	$ 0.40	$ 0.40	$ 0.40	3
$ 31,347	$ 31,347	$ 31,347	$ 0.41	$ 0.41	$ 0.41	$ 0.41	2
$ 326,736	$ 326,736	$ 326,736	$ 0.57	$ 0.57	$ 0.57	$ 0.57	2
$ -	$ -	$ -		$ -	$ -	$ -	
#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	$ -	$ -			$ -	$ -	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
$ -	$ -	$ -					
$ 32,280	$ 32,280	$ 32,280	$ 0.54	$ 0.54	$ 0.54	$ 0.54	3
$ 31,102	$ 31,102	$ 31,102	$ 0.48	$ 0.48	$ 0.48	$ 0.48	3
$ 33,370	$ 33,370	$ 33,370	$ 0.46	$ 0.46	$ 0.46	$ 0.46	2
$ 33,694	$ 33,694	$ 33,694	$ 0.46	$ 0.46	$ 0.46	$ 0.46	3

FIG 19D

FIG. 19C

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FIG 19B ---

| | | |

Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 20B

MODEL OUTPUT SUM	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Annual Totals
Year	Daily Invoice Processing Capacity (# Man. Inv's)	Daily Invoice Processing Capacity (# Man. Inv's)	# Cash Application FTEs	# Cash Application FTEs	# Cash Application FTEs	# Cash Application FTEs	Cash App. FTE Cost
1999	14175	14175	7	7	7	7	$ 22,541
1999	14175	14175	7	7	7	7	$ 21,854
1999	14175	14175	7	7	7	7	$ 22,541
1999	14175	14175	7	7	7	7	$ 21,441
1999	14175	14175	7	7	7	7	$ 22,953
1999	12242	12242	7	7	7	7	$ 22,541
1999	11340	11340	7	7	7	7	$ 21,854
1999	13273	13273	7	7	7	7	$ 22,541
1999	14175	14175	8	8	8	8	$ 23,464
1999	14175	14175	8	8	8	8	$ 26,232
1999	14175	14175	9	9	9	9	$ 26,527
1999	14668	14668	9	9	9	9	$ 30,395
1999	13744	13744	7	7	7	7	$ 284,884
	0	0		0	0	0	
	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
	0	0		0	0	0	
	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
							Less Exec. Risk
2000	14690	14690	9	9	9	9	$ 29,511
2000	14175	14175	9	9	9	9	$ 27,568
2000	14175	14175	9	9	9	9	$ 29,511
2000	14175	14175	9	9	9	9	$ 27,568
2000	14175	14175	9	9	9	9	$ 28,981
2000	14175	14175	9	9	9	9	$ 29,511
2000	14175	14175	9	9	9	9	$ 24,652
2000	14175	14175	9	9	9	9	$ 24,475
2000	14445	19533	9	9	9	8	$ 23,061
2000	14562	21808	10	8	8	6	$ 25,908
2000	14884	21808	10	8	8	5	$ 24,642
2000	14791	21808	11	8	8	5	$ 31,347
2000	14383	16573	9	9	9	6	$ 326,736
	0	2291		-1	0	-1	
	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
	-135	2156		-1	-1	-1	
	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
							Less Exec. Risk
2001	14433	21808	12	9	9	5	$ 32,280
2001	14175	21808	12	9	9	5	$ 31,102
2001	14433	21808	12	9	9	5	$ 33,370
2001	14580	21808	13	9	9	5	$ 33,694
2001	14562	21808	13	9	9	5	$ 34,970
2001	14690	21808	13	9	9	5	$ 34,970

FIG. 20A

FIG 20C

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2001	14580	21808	13	9	9	5	$	$	33,694		
2001	14562	21808	13	9	9	5	$	$	36,060		
2001	14715	21808	14	10	10	5	$	$	36,285		
2001	14919	21808	14	10	10	5	$	$	38,141		
2001	14850	21808	16	11	11	6	$	$	40,478		
2001	15161	22566	16	11	11	7	$	$	45,082		
2001	14630	21871	13	10	10	5	$	$	430,124		
	0	7241		-4	0	-4					
	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5					
	-315	6926		-4	-4	-9					
	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline			Less Exec. Risk		
2002	14948	22204	19	13	13	8	$	$	51,110		
2002	14715	21808	19	13	13	8	$	$	49,245		
2002	14619	21808	19	13	13	8	$	$	51,110		
2002	14850	21808	20	14	14	9	$	$	52,082		
2002	14819	21808	21	15	15	9	$	$	57,108		
2002	14819	21808	22	15	15	9	$	$	58,444		
2002	14850	21808	22	15	15	9	$	$	56,892		
2002	14819	21808	21	15	15	9	$	$	56,490		
2002	14850	21808	22	16	16	10	$	$	57,207		
2002	14819	22204	23	16	16	10	$	$	62,547		
2002	15120	22846	24	17	17	11	$	$	62,587		
2002	15454	22756	25	18	18	11	$	$	70,441		
2002	14924	22039	21	15	15	9	$	$	685,262		
	0	7116		-6	0	-6					
	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5					
	-455	6660		-6	-6	-12					
	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline			Less Exec. Risk		
2003	14690	22204	25	18	18	11	$	$	67,986		
2003	14175	21808	26	19	19	12	$	$	67,711		
2003	14175	22204	27	19	19	12	$	$	73,425		
2003	14175	22431	27	19	19	12	$	$	69,184		
2003	14175	22402	27	19	22	14	$	$	82,369		
2003	14175	22601	31	23	23	14	$	$	84,303		
2003	14175	22431	32	24	24	15	$	$	80,906		
2003	14175	22402	31	23	23	15	$	$	84,303		
2003	14445	22638	31	23	23	15	$	$	79,433		
2003	14562	22799	35	25	25	17	$	$	93,325		
2003	14894	22846	36	26	26	17	$	$	93,306		
2003	14791	23133	39	29	29	19	$	$	110,948		
2003	14383	22492	31	22	22	14	$	$	987,228		
	0	7374		-9	0	-9					
	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5					
	-135	3886		-9	-9	-17					
	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline			Less Exec. Risk		

FIG. 20B

FIG 20A

FIG 20D

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FIG 20D

FIG 20A

Scenario 4 Monthly and Annual Totals		Scenario 5 Monthly and Annual Totals		Scenario 6 Monthly and Annual Totals		Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline
Cash App.	FTE Cost	Cash App.	FTE Cost	Cash App.	FTE Cost	Average FTE Cost per Manual Payment	Average FTE Cost per Manual Payment	Average FTE Cost per Manual Payment	Average FTE Cost per Manual Payment	Cash App. FTE Hiring Trigger
$ 22,541	$ 21,854	$ 22,541	$ 21,854	$ 22,541	$ 21,854	$ 0.86	$ 0.86	$ 0.86	$ 0.86	3
$ 21,854	$ 21,854	$ 21,854	$ 21,854	$ 21,854	$ 21,854	$ 0.80	$ 0.80	$ 0.80	$ 0.80	3
$ 22,541	$ 22,541	$ 22,541	$ 22,541	$ 22,541	$ 22,541	$ 0.73	$ 0.73	$ 0.73	$ 0.73	3
$ 21,441	$ 21,441	$ 21,441	$ 21,441	$ 21,441	$ 21,441	$ 0.69	$ 0.69	$ 0.69	$ 0.69	2
$ 22,953	$ 22,953	$ 22,953	$ 22,953	$ 22,953	$ 22,953	$ 0.74	$ 0.74	$ 0.74	$ 0.74	3
$ 22,541	$ 22,541	$ 22,541	$ 22,541	$ 22,541	$ 22,541	$ 0.72	$ 0.72	$ 0.72	$ 0.72	2
$ 21,854	$ 21,854	$ 21,854	$ 21,854	$ 21,854	$ 21,854	$ 0.71	$ 0.71	$ 0.71	$ 0.71	3
$ 22,541	$ 22,541	$ 22,541	$ 22,541	$ 22,541	$ 22,541	$ 0.68	$ 0.68	$ 0.68	$ 0.68	3
$ 23,464	$ 23,464	$ 23,464	$ 23,464	$ 23,464	$ 23,464	$ 0.68	$ 0.68	$ 0.68	$ 0.68	2
$ 26,232	$ 26,232	$ 26,232	$ 26,232	$ 26,232	$ 26,232	$ 0.68	$ 0.68	$ 0.68	$ 0.68	3
$ 26,527	$ 26,527	$ 26,527	$ 26,527	$ 26,527	$ 26,527	$ 0.61	$ 0.61	$ 0.61	$ 0.61	2
$ 30,395	$ 30,395	$ 30,395	$ 30,395	$ 30,395	$ 30,395	$ 0.54	$ 0.54	$ 0.54	$ 0.54	3
$ 284,884	$ 284,884	$ 284,884	$ 284,884	$ 284,884	$ 284,884	$ 0.69	$ 0.69	$ 0.69	$ 0.69	2
$ -	$ -	$ -	$ -	$ -	$ -					
# 4 Less # 3		# 5 Less # 4		# 6 Less # 5			# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
$ -	$ -	$ -	$ -	$ -	$ -		$ -	$ -	$ -	-
# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
$ -	$ -	$ -	$ -	$ -	$ -					
$ 29,511	$ 29,511	$ 29,511	$ 29,511	$ 29,511	$ 29,511	$ 0.78	$ 0.78	$ 0.78	$ 0.78	3
$ 27,568	$ 27,568	$ 27,568	$ 27,568	$ 27,568	$ 27,568	$ 0.73	$ 0.73	$ 0.73	$ 0.73	2
$ 29,511	$ 29,511	$ 29,511	$ 29,511	$ 29,511	$ 29,511	$ 0.70	$ 0.70	$ 0.70	$ 0.70	3
$ 27,568	$ 27,568	$ 27,568	$ 27,568	$ 27,568	$ 27,568	$ 0.64	$ 0.64	$ 0.64	$ 0.64	2
$ 28,981	$ 28,981	$ 28,981	$ 28,981	$ 28,981	$ 28,981	$ 0.69	$ 0.69	$ 0.69	$ 0.69	3
$ 29,511	$ 29,511	$ 29,511	$ 29,511	$ 29,511	$ 29,511	$ 0.69	$ 0.69	$ 0.69	$ 0.69	3
$ 24,652	$ 24,652	$ 24,652	$ 24,652	$ 24,652	$ 24,652	$ 0.58	$ 0.58	$ 0.58	$ 0.58	2
$ 24,475	$ 24,475	$ 24,475	$ 24,475	$ 24,475	$ 24,475	$ 0.54	$ 0.54	$ 0.54	$ 0.54	3
$ 21,844	$ 21,844	$ 21,844	$ 21,363	$ 21,844	$ 21,363	$ 0.49	$ 0.55	$ 0.55	$ 0.54	2
$ 21,520	$ 21,520	$ 21,520	$ 16,169	$ 21,520	$ 16,169	$ 0.49	$ 0.54	$ 0.54	$ 0.41	3
$ 19,714	$ 19,714	$ 19,714	$ 12,321	$ 19,714	$ 12,321	$ 0.40	$ 0.43	$ 0.43	$ 0.27	3
$ 23,758	$ 23,758	$ 23,758	$ 14,088	$ 23,758	$ 14,088	$ 0.41	$ 0.41	$ 0.41	$ 0.24	2
$ 308,613	$ 308,613	$ 308,613	$ 285,719	$ 308,613	$ 285,719	$ 0.57	$ 0.60	$ 0.60	$ 0.55	2
$ (18,123)		$ -		$ -	$ (22,894)		$ 0.03	$ -	$ (0.04)	
# 4 Less # 3		# 5 Less # 4		# 6 Less # 5			# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
$ (18,123)	$ (18,123)	$ (18,123)	$ (18,123)	$ (41,018)	$ (41,018)		$ 0.03	$ 0.03	$ (0.02)	
# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
$ (18,123)	$ (18,123)	$ (18,123)	$ (18,123)	$ (41,018)	$ (41,018)					
$ 24,210	$ 24,210	$ 24,210	$ 24,210	$ 13,450	$ 13,450	$ 0.54	$ 0.54	$ 0.54	$ 0.30	3
$ 23,326	$ 23,326	$ 23,326	$ 23,326	$ 12,959	$ 12,959	$ 0.48	$ 0.48	$ 0.48	$ 0.27	3
$ 24,210	$ 24,210	$ 24,210	$ 24,210	$ 13,450	$ 13,450	$ 0.46	$ 0.45	$ 0.45	$ 0.25	2
$ 23,326	$ 23,326	$ 23,326	$ 23,326	$ 12,959	$ 12,959	$ 0.46	$ 0.45	$ 0.45	$ 0.25	3
$ 24,210	$ 24,210	$ 24,210	$ 24,210	$ 13,450	$ 13,450	$ 0.48	$ 0.44	$ 0.44	$ 0.25	2
$ 24,210	$ 24,210	$ 24,210	$ 24,210	$ 13,450	$ 13,450	$ 0.48	$ 0.44	$ 0.44	$ 0.24	3

FIG. 20C

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FIG 20B

FIG. 20D

FIG 20C

FIG 21B ---

Execution Risk:

MODEL OUTPUT SUM	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Cash App. FTE Hiring Trigger	Cash App. FTE Hiring Trigger	Cash App. FTE Hiring Trigger	# New Manual Payments	# New Manual Payments	# New Manual Payments	# New Manual Payments
1999	3	3	3	1147	1147	1147	1147
1999	3	3	3	1200	1200	1200	1200
1999	3	3	3	1345	1345	1345	1345
1999	2	2	2	1369	1369	1369	1369
1999	3	3	3	1350	1350	1350	1350
1999	2	2	2	1370	1370	1370	1370
1999	3	3	3	1352	1352	1352	1352
1999	3	3	3	1441	1441	1441	1441
1999	2	2	2	1502	1502	1502	1502
1999	3	3	3	1685	1685	1685	1685
1999	2	2	2	1906	1906	1906	1906
1999	3	3	3	2464	2464	2464	2464
1999	2	2	2	1511	1511	1511	1511
	0	0	0		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		0	0			0	0
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
2000	3	3	3	1660	1660	1660	1660
2000	2	2	2	1647	1647	1647	1647
2000	3	3	3	1845	1845	1845	1845
2000	2	2	2	1878	1878	1878	1878
2000	3	3	3	1851	1851	1851	1851
2000	3	3	3	1878	1878	1878	1878
2000	2	2	2	1855	1855	1855	1855
2000	3	3	3	1975	1975	1975	1975
2000	2	2	2	2059	2059	2059	2059
2000	3	3	3	2309	2309	2309	2309
2000	3	3	3	2678	2678	2678	2678
2000	2	2	2	3373	3373	3373	3373
2000	2	2	2	2084	2084	2084	2084
	0	0	0		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		0	0			0	0
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
2001	3	3	3	2634	2634	2634	2634
2001	3	3	3	2848	2848	2848	2848
2001	2	2	2	3165	3165	3165	3165
2001	3	3	3	3019	3019	3019	3019
2001	2	2	2	3176	3176	3176	3176
2001	3	3	3	3215	3215	3215	3215

FIG. 21A

FIG 21C ---

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2001	3	3	3	3180	3180	3180	3180
2001	2	2	2	3374	3374	3374	3374
2001	3	3	3	3507	3507	3507	3507
2001	2	2	2	3908	3908	3908	3908
2001	3	3	3	4390	4390	4390	4390
2001	3	3	3	5624	5624	5624	5624
2001	3	3	3	3520	3520	3520	3520
	0	0	0		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		0	0			-16	-16
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
2002	3	3	3	4069	4069	4069	4069
2002	3	3	3	4207	4207	4207	4207
2002	3	3	3	4606	4606	4606	4606
2002	2	2	2	4664	4664	4664	4664
2002	3	3	3	4618	4618	4618	4618
2002	2	2	2	4654	4654	4654	4654
2002	3	3	3	4618	4618	4618	4618
2002	3	3	3	4865	4865	4865	4865
2002	2	2	2	5025	5025	5025	5025
2002	3	3	3	5525	5525	5525	5525
2002	2	2	2	6118	6118	6118	6118
2002	3	3	3	7696	7696	7696	7696
2002	2	2	2	5056	5056	5056	5056
	0	0	0		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		0	0			0	0
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
2003	3	3	3	5848	5848	5848	5848
2003	2	2	2	6207	6207	6207	6207
2003	3	3	3	6703	6703	6703	6703
2003	2	2	2	6767	6767	6767	6767
2003	3	3	3	6718	6718	6718	6718
2003	3	3	3	6742	6742	6742	6742
2003	2	2	2	6711	6711	6711	6711
2003	3	3	3	7020	7020	7020	7020
2003	2	2	2	7209	7209	7209	7209
2003	3	3	3	7830	7830	7830	7830
2003	3	3	3	8549	8549	8549	8549
2003	2	2	2	10558	10558	10558	10558
2003	2	2	2	7239	7239	7239	7239
	0	0	0		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		0	0			0	0
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline

FIG 21A

FIG. 21B

FIG 21D

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FIG 21A

Baseline Monthly and Annual Totals	Scenario 1 Monthly and Annual Totals	Scenario 2 Monthly and Annual Totals	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3 Monthly and Daily Averages
# Backlogged Payments	# Backlogged Payments	# Backlogged Payments	# Backlogged Payments	# Manual Payments Application Capacity	# Manual Payments Application Capacity	# Manual Payments Application Capacity	# Manual Payments Application Capacity
3	3	3	3	3393	3393	3393	3393
0	0	0	0	3433	3433	3433	3433
67	67	67	67	3393	3393	3393	3393
0	0	0	0	3384	3384	3384	3384
8	8	8	8	3439	3439	3439	3439
29	29	29	29	3393	3393	3393	3393
0	0	0	0	3433	3433	3433	3433
108	108	108	108	3393	3393	3393	3393
19	19	19	19	3704	3704	3704	3704
41	41	41	41	3931	3931	3931	3931
103	103	103	103	4187	4187	4187	4187
295	295	295	295	4373	4373	4373	4373
56	56	56	56	3621	3621	3621	3621
	0	0	0		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		0	0			0	0
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
72	72	72	72	4422	4422	4422	4422
24	24	24	24	4351	4351	4351	4351
2	2	2	2	4422	4422	4422	4422
142	142	142	142	4351	4351	4351	4351
6	6	6	6	4362	4362	4362	4362
96	96	96	96	4422	4422	4422	4422
84	84	84	84	4007	4007	4007	4007
172	172	172	172	3854	3854	3854	3854
277	277	277	277	3819	3819	3819	3819
335	335	335	335	4093	4093	4093	4093
516	516	516	516	4273	4273	4273	4273
855	855	855	855	4735	4735	4735	4735
215	215	215	215	4259	4259	4259	4259
	0	0	0		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		0	0			0	0
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
272	272	272	272	5099	5099	5099	5099
422	422	422	422	5133	5133	5133	5133
547	547	547	547	5272	5272	5272	5272
448	448	448	448	5561	5561	5561	5561
583	583	583	583	5524	5524	5524	5524
438	438	438	438	5524	5524	5524	5524

FIG 21D

FIG. 21C

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FIG 21B ---

| | | |

FIG 22B

MODEL OUTPUT SUM	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Cash App. FTE Hiring Trigger	Cash App. FTE Hiring Trigger	Cash App. FTE Hiring Trigger	# New Manual Payments	# New Manual Payments	# New Manual Payments	# New Manual Payments
1999	3	3	3	1147	1147	1147	1147
1999	3	3	3	1200	1200	1200	1200
1999	3	3	3	1345	1345	1345	1345
1999	2	2	2	1369	1369	1369	1369
1999	3	3	3	1350	1350	1350	1350
1999	2	2	2	1370	1370	1370	1370
1999	3	3	3	1352	1352	1352	1352
1999	3	3	3	1441	1441	1441	1441
1999	2	2	2	1502	1502	1502	1502
1999	3	3	3	1685	1685	1685	1685
1999	2	2	2	1906	1906	1906	1906
1999	3	3	3	2464	2464	2464	2464
1999	2	2	2	1511	1511	1511	1511
	0	0	0		0	0	0
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	0	0	0		0	0	0
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2000	3	3	3	1660	1660	1660	1660
2000	2	2	2	1647	1647	1647	1647
2000	3	3	3	1845	1845	1845	1845
2000	2	2	2	1878	1878	1878	1878
2000	3	3	3	1851	1851	1851	1851
2000	3	3	3	1878	1878	1878	1878
2000	2	2	2	1855	1855	1855	1855
2000	3	3	3	1975	1975	1975	1975
2000	2	2	2	2059	2059	2059	2059
2000	3	3	3	2309	2309	2309	2309
2000	3	3	3	2678	2678	2678	2678
2000	2	2	2	3373	3373	3373	3373
2000	2	2	2	2084	2084	2084	2084
	0	0	0		-199	0	0
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	0	0	0		-199	-199	-199
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2001	3	3	3	2634	1979	1979	1979
2001	3	3	3	2848	2140	2140	2140
2001	2	2	2	3165	2379	2379	2379
2001	3	3	3	3019	2269	2269	2269
2001	2	2	2	3176	2387	2387	2387
2001	3	3	3	3215	2416	2416	2416

FIG. 22A

FIG 22C

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2001	3	3	3	3180	2389	2389	2389																
2001	2	2	2	3374	2536	2536	2536																
2001	3	3	3	3507	2636	2636	2636																
2001	2	2	2	3908	4390	3300	3300																
2001	3	3	3	4390	5624	4227	4227																
2001	3	3	3	3520	2633	2633	2633																
	0	0	0		-970	0	0																
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5																
	0	0	0		-887	-887	-887																
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline																
2002	3	3	3	4069	3056	3056	3056																
2002	3	3	3	4207	3158	3158	3158																
2002	3	3	3	4606	3458	3458	3458																
2002	2	2	2	4664	3502	3502	3502																
2002	3	3	3	4618	3467	3467	3467																
2002	2	2	2	4654	3494	3494	3494																
2002	3	3	3	4618	3467	3467	3467																
2002	3	3	3	4865	3653	3653	3653																
2002	2	2	2	5025	3773	3773	3773																
2002	3	3	3	5525	4149	4149	4149																
2002	2	2	2	6118	4595	4595	4595																
2002	3	3	3	7696	5781	5781	5781																
2002	2	2	2	5056	3796	3796	3796																
	0	0	0		-1259	0	0																
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5																
	0	0	0		-1259	-1259	-1259																
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline																
2003	3	3	3	5848	4388	4388	4388																
2003	2	2	2	6207	4656	4656	4656																
2003	3	3	3	6703	5026	5026	5026																
2003	2	2	2	6767	5077	5077	5077																
2003	3	3	3	6718	5040	5040	5040																
2003	3	3	3	6742	5058	5058	5058																
2003	2	2	2	6711	5034	5034	5034																
2003	3	3	3	7020	5267	5267	5267																
2003	2	2	2	7209	5408	5408	5408																
2003	3	3	3	7830	5875	5875	5875																
2003	3	3	3	8549	6416	6416	6416																
2003	2	2	2	10559	1926	1926	1926																
2003	2	2	2	7239	5431	5431	5431																
	0	0	0		-1807	0	0																
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5																
	0	0	0		-1807	-1807	-1807																
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline																

FIG 22A

FIG. 22B

FIG 22D

FIG 22A

FIG 22D

Baseline Monthly and Daily Averages # Backlogged Payments	Scenario 4 Monthly and Daily Averages # Backlogged Payments	Scenario 5 Monthly and Daily Averages # Backlogged Payments	Scenario 6 Monthly and Daily Averages # Backlogged Payments	Baseline Monthly and Daily Averages # Manual Payments Application Capacity	Scenario 4 Monthly and Daily Averages # Manual Payments Application Capacity	Scenario 5 Monthly and Daily Averages # Manual Payments Application Capacity	Scenario 6 Monthly and Daily Averages # Manual Payments Application Capacity
3	3	3	3	3393	3393	3393	3393
0	0	0	0	3433	3433	3433	3433
67	67	67	67	3393	3393	3393	3393
0	0	0	0	3384	3384	3384	3384
8	8	8	8	3439	3439	3439	3439
29	29	29	29	3393	3393	3393	3393
0	0	0	0	3433	3433	3433	3433
108	108	108	108	3393	3393	3393	3393
19	19	19	19	3704	3704	3704	3704
41	41	41	41	3931	3931	3931	3931
103	103	103	103	4187	4187	4187	4187
295	295	295	295	4373	4373	4373	4373
56	56	56	56	3621	3621	3621	3621
	0	0	0		0	0	0
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	0	0	0		0	0	0
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
72	72	72	72	4422	4422	4422	4422
24	24	24	24	4351	4351	4351	4351
2	2	2	2	4422	4422	4422	4422
142	142	142	142	4351	4351	4351	4351
6	6	6	6	4362	4362	4362	4362
96	96	96	96	4422	4422	4422	4422
84	84	84	84	4007	4007	4007	4007
172	172	172	172	3854	3854	3854	3854
277	188	188	188	3819	3617	3617	3617
335	135	135	135	4093	3400	3400	3400
516	330	330	330	4273	3418	3418	3418
855	627	627	627	4735	3588	3588	3588
215	156	156	156	4259	4018	4018	4018
	-59	0	3		-241	0	103
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	-59	-59	-59		-241	-241	-139
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
272	272	272	272	5099	3824	3824	3824
422	422	422	422	5133	2850	2850	2850
547	547	547	547	5272	3824	3824	3824
448	448	448	448	5561	3845	3845	3845
583	583	583	583	5524	3824	3824	3824
438	438	438	438	5524	3824	3824	3824

FIG. 22C

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FIG 22B ---

521	467	467	737	5561	3850	3850	3291						
561	543	543	922	5697	3997	3997	3269						
503	433	433	877	5989	4278	4278	3291						
939	841	841	1826	6026	4249	4249	3249						
838	794	794	1705	6681	4542	4542	3497						
2335	2242	2242	3301	6808	4681	4681	4270						
701	632	632	1070	5740	4049	4049	3395						
	-64	0	438		-1690	0	-654						
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5						
	-69	-59	370		-1690	-1690	-2345						
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline						
464	522	522	651	8074	5524	5524	5230						
368	408	408	481	8128	5561	5561	5265						
838	796	796	946	8074	5524	5524	5230						
530	504	504	552	8625	6079	6079	5843						
541	495	495	629	8994	6424	6424	5930						
432	441	441	552	9233	6374	6374	5884						
318	383	383	503	9391	6417	6417	5923						
784	673	673	818	8924	6374	6374	5884						
518	464	464	540	9474	6768	6768	6496						
815	774	774	868	9850	6652	6652	6589						
971	888	888	918	10364	7151	7151	6993						
1961	1667	1667	1951	10638	7659	7659	7201						
712	668	668	784	9147	6392	6392	6039						
	-44	0	116		-2755	0	-353						
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5						
	-44	-44	72		-2755	-2755	-3108						
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline						
951	928	928	1002	10707	7709	7709	7248						
830	728	728	805	11213	7940	7940	7646						
1034	925	925	990	11563	8137	8137	7905						
1166	999	999	1072	11456	8062	8062	7833						
808	702	702	831	13014	9382	9382	8851						
757	591	591	727	13276	9850	9850	9224						
608	467	467	563	13397	10003	10003	9605						
758	599	599	690	13276	9850	9850	9883						
1018	789	789	981	13156	9759	9759	9792						
932	791	791	746	14750	10697	10697	10813						
1260	1045	1045	1030	15400	11123	11123	11188						
1915	1598	1598	1617	16757	12207	12207	12150						
1003	1003	1003	896	13164	9560	9560	9345						
	-165	0	58		-3604	0	-215						
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5						
	-165	-165	-107		-3604	-3604	-3819						
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline						

FIG. 22D

FIG 22C ---

FIG 23B ---

MODEL OUTPUT SUM	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Totals	Monthly and Daily Totals	Monthly and Daily Totals
Year	# Adjustments FTEs	# Adjustments FTEs	# Adjustments FTEs	# Adjustments FTEs	Adjustments FTE Cost	Adjustments FTE Cost	Adjustments FTE Cost
1999	3	3	3	3	$ 5,773	$ 5,773	$ 5,773
1999	3	3	3	3	$ 5,674	$ 5,674	$ 5,674
1999	3	3	3	3	$ 6,072	$ 6,072	$ 6,072
1999	4	4	4	4	$ 6,935	$ 6,935	$ 6,935
1999	3	3	3	3	$ 6,752	$ 6,752	$ 6,752
1999	3	3	3	3	$ 6,072	$ 6,072	$ 6,072
1999	3	3	3	3	$ 5,674	$ 5,674	$ 5,674
1999	2	2	2	2	$ 4,678	$ 4,678	$ 4,678
1999	2	2	2	2	$ 3,683	$ 3,683	$ 3,683
1999	3	3	3	3	$ 5,442	$ 5,442	$ 5,442
1999	3	3	3	3	$ 5,674	$ 5,674	$ 5,674
1999	3	3	3	3	$ 6,321	$ 6,321	$ 6,321
1999	3	3	3	3	$ 68,749	$ 68,749	$ 68,749
		0	0	0		$ -	$ -
		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
			0	0			$ -
			#2 Less Baseline	#3 Less Baseline			#2 Less Baseline
					Less Exec. Risk	$ -	$ -
2000	3	3	3	3	$ 6,072	$ 6,072	$ 6,072
2000	3	3	3	3	$ 5,674	$ 5,674	$ 5,674
2000	3	3	3	3	$ 6,072	$ 6,072	$ 6,072
2000	3	3	3	3	$ 5,599	$ 5,599	$ 5,599
2000	4	4	4	4	$ 6,993	$ 6,993	$ 6,993
2000	4	4	4	4	$ 7,698	$ 7,698	$ 7,698
2000	4	4	4	4	$ 7,266	$ 7,266	$ 7,266
2000	4	4	4	4	$ 7,698	$ 7,698	$ 7,698
2000	5	5	5	5	$ 9,979	$ 9,348	$ 8,826
2000	4	4	4	4	$ 7,598	$ 6,744	$ 6,744
2000	10	9	9	9	$ 17,179	$ 15,528	$ 15,006
2000	5	5	5	5	$ 9,954	$ 9,324	$ 9,324
2000	4	4	4	4	$ 97,781	$ 94,016	$ 92,970
		0	0	0		$ (3,766)	$ (1,045)
		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
			0	0			$ (4,811)
			#2 Less Baseline	#3 Less Baseline			#2 Less Baseline
					Less Exec. Risk	$ (3,766)	$ (4,811)
2001	9	8	8	8	$ 17,312	$ 15,329	$ 15,329
2001	11	9	9	9	$ 19,435	$ 17,154	$ 17,154
2001	6	5	6	6	$ 11,812	$ 8,784	$ 10,369
2001	17	13	15	12	$ 30,385	$ 22,554	$ 25,507
2001	14	13	12	13	$ 26,892	$ 25,300	$ 23,044
2001	10	10	8	9	$ 19,659	$ 18,008	$ 15,860

FIG. 23A

FIG 23C ---

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FIG 23A

FIG 23D

Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2
Monthly and Daily Totals					Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Adjustments FTE Cost	Average FTE Cost per Manual Adjustment	Average FTE Cost per Manual Adjustment	Average FTE Cost per Manual Adjustment	Average FTE Cost per Manual Adjustment	Adjustments FTE Hiring Trigger	Adjustments FTE Hiring Trigger	Adjustments FTE Hiring Trigger
$ 5,773	$ 0.26	$ 0.26	$ 0.26	$ 0.26	2	2	2
$ 5,674	$ 0.23	$ 0.23	$ 0.23	$ 0.23	3	3	3
$ 6,072	$ 0.20	$ 0.20	$ 0.20	$ 0.20	3	3	3
$ 6,935	$ 0.20	$ 0.20	$ 0.20	$ 0.20	3	3	3
$ 6,752	$ 0.26	$ 0.26	$ 0.26	$ 0.26	2	2	2
$ 6,072	$ 0.18	$ 0.18	$ 0.18	$ 0.18	3	3	3
$ 5,674	$ 0.23	$ 0.23	$ 0.23	$ 0.23	3	3	3
$ 4,678	$ 0.23	$ 0.23	$ 0.23	$ 0.23	2	2	2
$ 3,683	$ 0.24	$ 0.24	$ 0.24	$ 0.24	2	2	2
$ 5,442	$ 0.26	$ 0.26	$ 0.26	$ 0.26	2	2	2
$ 5,674	$ 0.24	$ 0.24	$ 0.24	$ 0.24	3	3	3
$ 6,321	$ 0.26	$ 0.26	$ 0.26	$ 0.26	2	2	2
$ 68,749	$ 0.23	$ 0.23	$ 0.23	$ 0.23	2	2	2
$ -	$	$ -	$ -	$ -		0	0
#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
$ -		$	$ -	$ -			0
#3 Less Baseline			#2 Less Baseline	#3 Less Baseline			#2 Less Baseline
$ -							
$ 6,072	$ 0.32	$ 0.32	$ 0.32	$ 0.32	2	2	2
$ 5,674	$ 0.33	$ 0.33	$ 0.33	$ 0.33	3	3	3
$ 6,072	$ 0.36	$ 0.36	$ 0.36	$ 0.36	2	2	2
$ 5,599	$ 0.32	$ 0.32	$ 0.32	$ 0.32	3	3	3
$ 6,993	$ 0.34	$ 0.34	$ 0.34	$ 0.34	3	3	3
$ 7,698	$ 0.35	$ 0.35	$ 0.35	$ 0.35	2	2	2
$ 7,266	$ 0.32	$ 0.32	$ 0.32	$ 0.32	3	3	3
$ 7,698	$ 0.35	$ 0.35	$ 0.35	$ 0.35	2	2	2
$ 8,826	$ 0.33	$ 0.31	$ 0.31	$ 0.31	3	3	3
$ 6,744	$ 0.35	$ 0.31	$ 0.31	$ 0.31	3	3	3
$ 15,006	$ 0.37	$ 0.33	$ 0.33	$ 0.33	3	3	3
$ 2,324	$ 0.37	$ 0.33	$ 0.32	$ 0.32	3	3	3
$ 92,970	$ 0.34	$ 0.32	$ 0.32	$ 0.32	3	3	3
$ -	$	$ (0.01)	$ (0.00)	$ (0.00)		0	0
#2 Less #1		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
$ (4,811)		$	$ (0.02)	$ (0.02)			0
#2 Less Baseline			#2 Less Baseline	#3 Less Baseline			#2 Less Baseline
$ (4,811)							
$ 14,367	$ 0.36	$ 0.32	$ 0.32	$ 0.31	3	3	3
$ 16,549	$ 0.36	$ 0.32	$ 0.31	$ 0.31	2	2	2
$ 11,099	$ 0.34	$ 0.30	$ 0.31	$ 0.30	2	2	2
$ 21,650	$ 0.32	$ 0.30	$ 0.26	$ 0.21	2	2	2
$ 23,707	$ 0.24	$ 0.21	$ 0.21	$ 0.29	3	3	3
$ 16,938	$ 0.26	$ 0.29	$ 0.25	$ 0.21	3	3	3

FIG. 23C

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FIG 23B ---

| | | |

FIG 24B

MODEL OUTPUT SUM	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Totals	Monthly and Daily Totals	Monthly and Daily Totals
Year	# Adjustments FTEs	# Adjustments FTEs	# Adjustments FTEs	# Adjustments FTEs	Adjustments FTE Cost	Adjustments FTE Cost	Adjustments FTE Cost
1999	3	3	3	3	$ 5,773	$ 5,773	$ 5,773
1999	3	3	3	3	$ 5,674	$ 5,674	$ 5,674
1999	3	3	3	3	$ 6,072	$ 6,072	$ 6,072
1999	4	4	4	4	$ 6,935	$ 6,935	$ 6,935
1999	3	3	3	3	$ 6,752	$ 6,752	$ 6,752
1999	3	3	3	3	$ 6,072	$ 6,072	$ 6,072
1999	3	3	3	3	$ 5,674	$ 5,674	$ 5,674
1999	2	2	2	2	$ 4,678	$ 4,678	$ 4,678
1999	2	2	2	2	$ 3,683	$ 3,683	$ 3,683
1999	3	3	3	3	$ 5,442	$ 5,442	$ 5,442
1999	3	3	3	3	$ 5,674	$ 5,674	$ 5,674
1999	3	3	3	3	$ 6,321	$ 6,321	$ 6,321
1999	3	3	3	3	$ 68,749	$ 68,749	$ 68,749
		0	0	0		$ -	$
		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
		0	0	0		$ -	$
		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
					Less Exec. Risk	$ -	$
2000	3	3	3	3	$ 6,072	$ 6,072	$ 6,072
2000	3	3	3	3	$ 5,674	$ 5,674	$ 5,674
2000	3	3	3	3	$ 6,072	$ 6,072	$ 6,072
2000	3	3	3	3	$ 5,599	$ 5,599	$ 5,599
2000	4	4	4	4	$ 6,993	$ 6,993	$ 6,993
2000	4	4	4	4	$ 7,698	$ 7,698	$ 7,698
2000	4	4	4	4	$ 7,266	$ 7,266	$ 7,266
2000	4	4	4	4	$ 7,698	$ 7,698	$ 7,698
2000	5	5	5	5	$ 9,979	$ 8,303	$ 8,303
2000	4	4	4	4	$ 7,598	$ 5,699	$ 5,699
2000	10	9	9	9	$ 17,179	$ 12,807	$ 12,807
2000	5	5	5	5	$ 9,954	$ 7,316	$ 7,316
2000	4	4	4	4	$ 97,781	$ 87,197	$ 87,197
		0	0	0		$ (5,773)	$
		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
		0	0	0		$ (10,584)	$ (10,584)
		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
					Less Exec. Risk	$ (5,773)	$ (10,584)
2001	9	7	7	4	$ 17,312	$ 12,384	$ 12,384
2001	11	8	8	6	$ 19,435	$ 14,616	$ 14,616
2001	6	9	9	3	$ 11,812	$ 17,602	$ 17,602
2001	17	6	6	2	$ 30,385	$ 9,581	$ 9,581
2001	14	3	3	7	$ 26,892	$ 5,790	$ 5,790
2001	10	12	12	4	$ 19,659	$ 22,463	$ 22,463

FIG. 24A

FIG 24C

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FIG 24A

FIG 24D

Scenario 6		Baseline	Scenario 4		Scenario 5		Scenario 6		Baseline	Scenario 4		Scenario 5	
Monthly and Daily Totals									Monthly and Daily Averages	Monthly and Daily Averages		Monthly and Daily Averages	
Adjustments FTE Cost		Average FTE Cost per Manual Adjustment	Average FTE Cost per Manual Adjustment		Average FTE Cost per Manual Adjustment		Average FTE Cost per Manual Adjustment		Adjustments FTE Hiring Trigger	Adjustments FTE Hiring Trigger		Adjustments FTE Hiring Trigger	
$ 5,773	$	0.26	$ 0.26	$	0.26	$	0.26	$	2	2	$	2	$
$ 5,674	$	0.23	$ 0.23	$	0.23	$	0.23	$	3	3	$	3	$
$ 6,072	$	0.20	$ 0.20	$	0.20	$	0.20	$	2	2	$	2	$
$ 6,935	$	0.20	$ 0.20	$	0.20	$	0.20	$	3	3	$	3	$
$ 6,752	$	0.26	$ 0.26	$	0.26	$	0.26	$	2	2	$	2	$
$ 6,072	$	0.18	$ 0.18	$	0.18	$	0.18	$	3	3	$	3	$
$ 5,674	$	0.23	$ 0.23	$	0.23	$	0.23	$	3	3	$	3	$
$ 4,678	$	0.23	$ 0.23	$	0.23	$	0.23	$	2	2	$	2	$
$ 3,683	$	0.24	$ 0.24	$	0.24	$	0.24	$	2	2	$	2	$
$ 5,442	$	0.26	$ 0.26	$	0.26	$	0.26	$	2	2	$	2	$
$ 5,674	$	0.24	$ 0.24	$	0.24	$	0.24	$	3	3	$	3	$
$ 6,311	$	0.26	$ 0.26	$	0.26	$	0.26	$	2	2	$	2	$
$ 68,749	$	0.23	$ 0.23	$	0.23	$	0.23	$	2	2	$	2	$
$ -	$		$ -	$	-	$	-	$			$	0	$
# 6 Less # 5			# 4 Less # 3		# 5 Less # 4		# 6 Less # 5			# 4 Less # 3		# 5 Less # 4	
$ -	$		$ -	$	-	$	-	$		0	$	0	$
# 6 Less Baseline			# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline			# 4 Less Baseline		# 5 Less Baseline	
$ -													
$ 6,072	$	0.32	$ 0.32	$	0.32	$	0.32	$	2	2	$	2	$
$ 5,674	$	0.33	$ 0.33	$	0.33	$	0.33	$	3	3	$	3	$
$ 6,072	$	0.36	$ 0.36	$	0.36	$	0.36	$	2	2	$	2	$
$ 5,599	$	0.32	$ 0.32	$	0.32	$	0.32	$	3	3	$	3	$
$ 6,993	$	0.34	$ 0.34	$	0.34	$	0.34	$	3	3	$	3	$
$ 7,698	$	0.35	$ 0.35	$	0.35	$	0.35	$	2	2	$	2	$
$ 7,266	$	0.32	$ 0.32	$	0.32	$	0.32	$	3	3	$	3	$
$ 7,698	$	0.35	$ 0.35	$	0.35	$	0.35	$	2	2	$	2	$
$ 6,105	$	0.33	$ 0.31	$	0.31	$	0.21	$	3	3	$	3	$
$ 4,322	$	0.35	$ 0.31	$	0.31	$	0.18	$	3	3	$	3	$
$ 8,328	$	0.33	$ 0.30	$	0.30	$	0.16	$	3	3	$	3	$
$ 4,977	$	0.37	$ 0.33	$	0.33	$	0.19	$	3	3	$	3	$
$ 76,803	$	0.34	$ 0.32	$	0.32	$	0.27	$	3	3	$	3	$
$ (10,394)			$ (0.01)	$	-	$	(0.05)				$	0	$
# 6 Less # 5			# 4 Less # 3		# 5 Less # 4		# 6 Less # 5			# 4 Less # 3		# 5 Less # 4	
$ (20,978)	$		$ (0.02)	$	(0.02)	$	(0.07)			0	$	0	$
# 6 Less Baseline			# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline			# 4 Less Baseline		# 5 Less Baseline	
$ (20,978)													
$ 8,395	$	0.36	$ 0.32	$	0.32	$	0.19		3	3	$	3	$
$ 10,584	$	0.36	$ 0.32	$	0.31	$	0.12		2	2	$	2	$
$ 4,712	$	0.34	$ 0.30	$	0.31	$	0.14		2	2	$	2	$
$ 4,015	$	0.32	$ 0.30	$	0.26	$	0.14		2	2	$	2	$
$ 13,131	$	0.24	$ 0.21	$	0.21	$	0.15		3	3	$	3	$
$ 7,980	$	0.26	$ 0.29	$	0.25	$	0.13		3	3	$	3	$

FIG. 24C

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FIG 24B ---

FIG. 24D

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FIG 25B --->

MODEL OUTPUT SUM	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Adjustments. FTE Hiring Trigger	# CMs Created	# CMs Created	# CMs Created	# CMs Created	# Other Adjustment Items Created	# Other Adjustment Items Created
1999	2	303	303	303	303	355	355
1999	3	317	317	317	317	371	371
1999	2	355	355	355	355	415	415
1999	3	361	361	361	361	423	423
1999	2	356	356	356	356	417	417
1999	3	362	362	362	362	423	423
1999	3	357	357	357	357	418	418
1999	2	380	380	380	380	445	445
1999	2	397	397	397	397	464	464
1999	2	445	445	445	445	520	520
1999	3	503	503	503	503	589	589
1999	2	650	650	650	650	761	761
1999	2	399	399	399	399	467	467
	0		0	0	0		0
	#3 Less #2		#5 Less Baseline	#6 Less #5	#6 Less #5		#5 Less Baseline
	0			0	0		
	#3 Less Baseline			#6 Less Baseline	#6 Less Baseline		
2000	2	440	440	440	440	519	519
2000	3	438	438	438	438	519	519
2000	2	490	490	490	490	581	581
2000	3	499	499	499	499	591	591
2000	3	492	492	492	492	583	583
2000	2	499	499	499	499	592	592
2000	3	493	493	493	493	584	584
2000	2	525	525	525	525	622	622
2000	3	547	547	547	547	649	649
2000	3	613	613	613	613	727	727
2000	3	711	711	711	711	844	844
2000	3	895	895	895	895	1063	1063
2000	3	553	553	553	553	656	656
	0						0
	#3 Less #2						#5 Less Baseline
	0						
	#3 Less Baseline						
2001	3	727	727	727	727	810	810
2001	2	800	800	800	800	865	865
2001	2	885	885	885	885	965	965
2001	2	896	896	896	896	982	982
2001	3	887	887	887	887	966	966
2001	2	897	897	897	897	981	981

FIG. 25A

FIG 25C --->

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FIG 25A

Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
# Other Adjustment Items Created	# Other Adjustment Items Created	# Adjustments Items Created	# Adjustments Items Created	# Adjustments Items Created	# Adjustments Items Created	# CMs Backlog	# CMs Backlog
355	355	$ 1,859,952	$ 1,859,952	$ 1,859,952	$ 1,859,952	$ 756,964	$ 756,964
371	371	$ 1,943,122	$ 1,943,122	$ 1,943,122	$ 1,943,122	$ 280,729	$ 280,729
415	415	$ 2,177,439	$ 2,177,439	$ 2,177,439	$ 2,177,439	$ 273,572	$ 273,572
423	423	$ 2,216,566	$ 2,216,566	$ 2,216,566	$ 2,216,566	$ 301,473	$ 301,473
417	417	$ 2,185,047	$ 2,185,047	$ 2,185,047	$ 2,185,047	$ 407,842	$ 407,842
423	423	$ 2,217,264	$ 2,217,264	$ 2,217,264	$ 2,217,264	$ 320,184	$ 320,184
418	418	$ 2,189,123	$ 2,189,123	$ 2,189,123	$ 2,189,123	$ 304,812	$ 304,812
445	445	$ 2,332,465	$ 2,332,465	$ 2,332,465	$ 2,332,465	$ 842,316	$ 842,316
464	464	$ 2,432,192	$ 2,432,192	$ 2,432,192	$ 2,432,192	$ 2,523,780	$ 2,523,780
520	520	$ 2,727,744	$ 2,727,744	$ 2,727,744	$ 2,727,744	$ 3,229,271	$ 3,229,271
589	589	$ 3,065,595	$ 3,065,595	$ 3,065,595	$ 3,065,595	$ 2,931,513	$ 2,931,513
761	761	$ 3,988,842	$ 3,988,842	$ 3,988,842	$ 3,988,842	$ 4,632,519	$ 4,632,519
467	467	$ 2,446,363	$ 2,446,363	$ 2,446,363	$ 2,446,363	$ 1,400,415	$ 1,400,415
0	0		$ -	$ -	$ -		$ -
#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline
0	0			$ -	$ -		
#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
519	519	$ 2,712,823	$ 2,712,823	$ 2,712,823	$ 2,712,823	$ 7,139,475	$ 7,139,475
519	519	$ 2,709,061	$ 2,709,061	$ 2,709,061	$ 2,709,061	$ 8,812,383	$ 8,812,383
581	581	$ 3,034,298	$ 3,034,298	$ 3,034,298	$ 3,034,298	$ 11,765,267	$ 11,765,267
591	591	$ 3,088,502	$ 3,088,502	$ 3,088,502	$ 3,088,502	$ 15,644,743	$ 15,644,743
583	583	$ 3,044,854	$ 3,044,854	$ 3,044,854	$ 3,044,854	$ 17,911,111	$ 17,911,111
592	592	$ 3,089,318	$ 3,089,318	$ 3,089,318	$ 3,089,318	$ 17,616,814	$ 17,616,814
584	584	$ 3,050,421	$ 3,050,421	$ 3,050,421	$ 3,050,421	$ 18,096,450	$ 18,096,450
622	622	$ 3,249,418	$ 3,249,418	$ 3,249,418	$ 3,249,418	$ 18,868,128	$ 18,868,128
649	635	$ 3,387,713	$ 3,387,713	$ 3,387,713	$ 3,335,210	$ 17,691,833	$ 17,540,984
727	702	$ 3,797,921	$ 3,797,921	$ 3,797,921	$ 3,703,806	$ 19,980,920	$ 19,844,328
844	815	$ 4,404,987	$ 4,404,987	$ 4,404,987	$ 4,295,713	$ 15,444,852	$ 15,190,781
1063	1027	$ 5,548,706	$ 5,548,706	$ 5,548,706	$ 5,411,155	$ 16,004,791	$ 15,040,210
656	647	$ 3,426,494	$ 3,426,494	$ 3,426,494	$ 3,393,715	$ 15,414,731	$ 15,289,223
0	-9		$ -	$ -	$ (32,779)		$ (125,508)
#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline
0	-9			$ -	$ (32,779)		
#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
810	782	$ 4,304,200	$ 4,304,200	$ 4,304,200	$ 4,199,423	$ 14,135,929	$ 13,897,659
865	835	$ 4,639,115	$ 4,639,115	$ 4,639,115	$ 4,527,178	$ 7,524,657	$ 7,386,991
965	932	$ 5,161,642	$ 5,161,642	$ 5,161,642	$ 5,036,760	$ 5,997,510	$ 7,638,970
982	890	$ 5,246,221	$ 5,246,221	$ 5,246,221	$ 4,805,247	$ 1,929,239	$ 5,412,028
966	935	$ 5,178,532	$ 5,178,532	$ 5,178,532	$ 5,053,231	$ 703,415	$ 818,482
981	948	$ 5,243,858	$ 5,243,858	$ 5,243,858	$ 5,116,876	$ 818,000	$ 576,205

FIG 25D

FIG. 25C

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FIG 25B ---

FIG. 25D

| | | |

FIG 26B

MODEL OUTPUT SUM	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Adjustments. FTE Hiring Trigger	# CMs Created	# CMs Created	# CMs Created	# CMs Created	# Other Adjustment Items Created	# Other Adjustment Items Created
1999	2	303	303	303	303	355	355
1999	3	317	317	317	317	371	371
1999	2	355	355	355	355	415	415
1999	3	361	361	361	361	423	423
1999	2	356	356	356	356	417	417
1999	3	362	362	362	362	423	423
1999	3	357	357	357	357	418	418
1999	2	380	380	380	380	445	445
1999	2	397	397	397	397	464	464
1999	2	445	445	445	445	520	520
1999	3	503	503	503	503	589	589
1999	2	650	650	650	650	761	761
1999	2	399	399	399	399	467	467
	0		0	0	0		0
	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
	0		0	0	0		0
	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
2000	2	440	440	440	440	519	519
2000	3	438	438	438	438	519	519
2000	2	490	490	490	490	581	581
2000	3	499	499	499	499	591	591
2000	3	492	492	492	492	583	583
2000	2	499	499	499	499	592	592
2000	3	493	493	493	493	584	584
2000	2	525	525	525	525	622	622
2000	3	547	547	547	547	649	537
2000	3	613	613	613	613	727	628
2000	3	711	711	711	711	844	612
2000	3	895	895	895	895	1063	771
2000	3	553	553	553	553	656	586
	0		0	0	0		-61
	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
	0		0	0	0		-70
	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
2001	3	727	727	727	727	810	587
2001	2	800	800	800	800	865	627
2001	2	885	885	885	885	965	700
2001	2	896	896	896	896	982	668
2001	3	887	887	887	887	966	702
2001	2	897	897	897	897	981	712

FIG. 26A

FIG 26C

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2001	2	888	888	888	888	970	703
2001	3	940	940	940	940	1031	748
2001	2	975	975	975	975	1073	778
2001	3	1081	1081	1081	1081	1199	870
2001	2	1209	1209	1209	1209	1352	980
2001	2	1539	1539	1539	1539	1739	1261
2001	2	977	973	973	973	1078	778
	0		0	0	0		-258
	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
	0		-5	-5	-5		-300
	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
2002	2	1213	1213	1213	1213	1186	860
2002	3	1310	1310	1310	1310	1185	859
2002	2	1417	1417	1417	1417	1310	949
2002	3	1431	1431	1431	1431	1329	963
2002	2	1420	1420	1420	1420	1314	952
2002	3	1426	1426	1426	1426	1328	962
2002	2	1419	1419	1419	1419	1315	953
2002	2	1486	1486	1486	1486	1392	1009
2002	2	1527	1527	1527	1527	1443	1046
2002	3	1661	1661	1661	1661	1600	1160
2002	3	1816	1816	1816	1816	1788	1296
2002	2	2248	2248	2248	2248	2276	1650
2002	2	1531	1531	1531	1531	1455	1055
	0		0	0	0		-351
	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
	0		0	0	0		-401
	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
2003	3	1887	1887	1887	1887	1599	1159
2003	2	2100	2100	2100	2100	1627	1179
2003	3	2234	2234	2234	2234	1782	1291
2003	2	2248	2248	2248	2248	1804	1307
2003	2	2238	2238	2238	2238	1788	1294
2003	2	2236	2236	2236	2236	1800	1304
2003	3	2233	2233	2233	2233	1766	1294
2003	3	2318	2318	2318	2318	1882	1363
2003	2	2365	2365	2365	2365	1944	1406
2003	3	2532	2532	2532	2532	2137	1548
2003	2	2719	2719	2719	2719	2366	1715
2003	3	3285	3285	3285	3285	2977	2157
2003	2	2366	2366	2366	2366	1958	1418
	0		0	0	0		-472
	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
	0		0	0	0		-539
	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline

FIG 26A

FIG. 26B

FIG 26D

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FIG 26D

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FIG 26A

Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages
# Other Adjustment Items Created	# Other Adjustment Items Created	# Adjustments Items Created	# Adjustments Items Created	# Adjustments Items Created	# Adjustments Items Created	# CMs Backlog	# CMs Backlog
355	355	$ 1,859,952	$ 1,859,952	$ 1,859,952	$ 1,859,952	756,964	$ 756,964
371	371	$ 1,943,122	$ 1,943,122	$ 1,943,122	$ 1,943,122	280,729	$ 280,729
415	415	$ 2,177,439	$ 2,177,439	$ 2,177,439	$ 2,177,439	273,572	$ 273,572
423	423	$ 2,216,466	$ 2,216,466	$ 2,216,466	$ 2,216,466	301,473	$ 301,473
417	417	$ 2,185,047	$ 2,185,047	$ 2,185,047	$ 2,185,047	407,842	$ 407,842
423	423	$ 2,217,264	$ 2,217,264	$ 2,217,264	$ 2,217,264	320,184	$ 320,184
418	418	$ 2,189,123	$ 2,189,123	$ 2,189,123	$ 2,189,123	304,812	$ 304,812
445	445	$ 2,332,465	$ 2,332,465	$ 2,332,465	$ 2,332,465	842,316	$ 842,316
464	464	$ 2,432,192	$ 2,432,192	$ 2,432,192	$ 2,432,192	2,523,780	$ 2,523,780
520	520	$ 2,727,744	$ 2,727,744	$ 2,727,744	$ 2,727,744	3,229,271	$ 3,229,271
589	589	$ 3,065,595	$ 3,065,595	$ 3,065,595	$ 3,065,595	2,931,513	$ 2,931,513
761	761	$ 3,988,842	$ 3,988,842	$ 3,988,842	$ 3,988,842	4,632,519	$ 4,632,519
467	467	$ 2,446,363	$ 2,446,363	$ 2,446,363	$ 2,446,363	1,400,415	$ 1,400,415
0	0	$ -	$ -	$ -	$ -	-	$ -
# 5 Less # 4	# 6 Less # 5	# 4 Less # 3		# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	
0	0	$ -	$ -	$ -	$ -	-	$ -
# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline		# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	
519	519	$ 2,712,823	$ 2,712,823	$ 2,712,823	$ 2,712,823	7,139,475	$ 7,139,475
519	519	$ 2,709,061	$ 2,709,061	$ 2,709,061	$ 2,709,061	8,812,383	$ 8,812,383
581	581	$ 3,034,298	$ 3,034,298	$ 3,034,298	$ 3,034,298	11,765,267	$ 11,765,267
591	591	$ 3,088,502	$ 3,088,502	$ 3,088,502	$ 3,088,502	15,644,743	$ 15,644,743
583	583	$ 3,044,854	$ 3,044,854	$ 3,044,854	$ 3,044,854	17,911,111	$ 17,911,111
592	592	$ 3,089,318	$ 3,089,318	$ 3,089,318	$ 3,089,318	17,616,814	$ 17,616,814
584	584	$ 3,050,421	$ 3,050,421	$ 3,050,421	$ 3,050,421	18,096,450	$ 18,096,450
622	622	$ 3,249,418	$ 3,249,418	$ 3,249,418	$ 3,249,418	18,868,128	$ 18,868,128
649	635	$ 3,387,713	$ 2,966,744	$ 2,966,744	$ 2,952,797	17,691,833	$ 18,398,491
727	702	$ 3,797,921	$ 3,043,302	$ 3,043,302	$ 3,018,302	19,980,920	$ 21,548,841
844	815	$ 4,404,987	$ 3,529,531	$ 3,529,531	$ 3,500,530	15,444,852	$ 16,881,447
1063	1027	$ 5,548,706	$ 4,445,831	$ 4,445,831	$ 4,409,293	16,004,791	$ 15,758,838
656	647	$ 3,426,494	$ 3,163,675	$ 3,163,675	$ 3,154,968	15,414,731	$ 15,703,499
0	-2		(230,040)	-	(8,709)		$ 397,204
# 5 Less # 4	# 6 Less # 5	# 4 Less # 3		# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	
-70	-72		(262,818)	(262,818)	(271,525)		288,768
# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	
810	782	$ 4,304,200	$ 3,463,746	$ 3,463,746	$ 3,435,918	$ 14,135,929	$ 13,876,561
865	835	$ 4,639,115	$ 3,741,031	$ 3,741,031	$ 3,711,304	$ 7,524,657	$ 6,511,169
965	932	$ 5,161,642	$ 4,159,776	$ 4,159,776	$ 4,126,610	$ 5,997,510	788,778
982	890	$ 5,246,221	$ 3,968,047	$ 3,968,047	$ 3,936,385	$ 1,959,239	$ 1,068,786
966	935	$ 5,178,532	$ 4,173,305	$ 4,173,305	$ 4,140,028	703,415	$ 6,958,601
981	948	$ 5,243,858	$ 4,225,160	$ 4,225,160	$ 4,191,436	$ 818,000	$ 2,271,713

FIG. 26C

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FIG 26B

FIG. 26D

FIG 26C

| | | |

FIG 27B

MODEL OUTPUT SUM	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	# CMs Backlog	# CMs Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	Total $ Adjustments Backlog
1999	$ 756,964	$ 756,964	$ 4,924,942	$ 4,924,942	$ 4,924,942	$ 4,924,942	$ 5,681,906
1999	$ 280,729	$ 280,729	$ 1,368,588	$ 1,368,588	$ 1,368,588	$ 1,368,588	$ 1,649,317
1999	$ 273,572	$ 273,572	$ 1,393,777	$ 1,393,777	$ 1,393,777	$ 1,393,777	$ 1,667,350
1999	$ 301,473	$ 301,473	$ 1,147,546	$ 1,147,546	$ 1,147,546	$ 1,147,546	$ 1,449,018
1999	$ 407,842	$ 407,842	$ 1,923,174	$ 1,923,174	$ 1,923,174	$ 1,923,174	$ 2,331,017
1999	$ 320,184	$ 320,184	$ 1,067,601	$ 1,067,601	$ 1,067,601	$ 1,067,601	$ 1,387,785
1999	$ 304,812	$ 304,812	$ 1,697,385	$ 1,697,385	$ 1,697,385	$ 1,697,385	$ 2,002,196
1999	$ 842,316	$ 842,316	$ 3,991,650	$ 3,991,650	$ 3,991,650	$ 3,991,650	$ 4,833,966
1999	$ 2,523,780	$ 2,523,780	$ 12,157,057	$ 12,157,057	$ 12,157,057	$ 12,157,057	$ 14,680,836
1999	$ 3,229,271	$ 3,229,271	$ 17,132,495	$ 17,132,495	$ 17,132,495	$ 17,132,495	$ 20,361,766
1999	$ 2,931,513	$ 2,931,513	$ 16,202,512	$ 16,202,512	$ 16,202,512	$ 16,202,512	$ 19,134,025
1999	$ 4,632,519	$ 4,632,519	$ 22,610,788	$ 22,610,788	$ 22,610,788	$ 22,610,788	$ 27,243,307
1999	$ 1,400,415	$ 1,400,415	$ 7,134,793	$ 7,134,793	$ 7,134,793	$ 7,134,793	$ 8,535,207
	$ -	$ -		$ -	$ -	$ -	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	$ -	$ -			$ -	$ -	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
2000	$ 7,139,475	$ 7,139,475	$ 35,269,107	$ 35,269,107	$ 35,269,107	$ 35,269,107	$ 42,408,582
2000	$ 8,812,383	$ 8,812,383	$ 43,746,300	$ 43,746,300	$ 43,746,300	$ 43,746,300	$ 52,558,683
2000	$ 11,765,267	$ 11,765,267	$ 56,067,020	$ 56,067,020	$ 56,067,020	$ 56,067,020	$ 67,832,286
2000	$ 15,644,743	$ 15,644,743	$ 72,486,310	$ 72,486,310	$ 72,486,310	$ 72,486,310	$ 88,131,053
2000	$ 17,911,111	$ 17,911,111	$ 85,350,989	$ 85,350,989	$ 85,350,989	$ 85,350,989	$ 103,262,100
2000	$ 17,616,814	$ 17,616,814	$ 90,268,210	$ 90,268,210	$ 90,268,210	$ 90,268,210	$ 107,885,024
2000	$ 18,096,450	$ 18,096,450	$ 95,020,597	$ 95,020,597	$ 95,020,597	$ 95,020,597	$ 113,117,047
2000	$ 18,868,128	$ 18,868,128	$ 99,542,880	$ 99,542,880	$ 99,542,880	$ 99,542,880	$ 118,411,008
2000	$ 17,691,833	$ 17,915,412	$ 98,884,778	$ 98,400,024	$ 99,783,788	$ 99,379,884	$ 116,576,611
2000	$ 17,930,775	$ 20,124,142	$ 105,178,420	$ 104,623,004	$ 106,976,335	$ 104,819,249	$ 125,159,341
2000	$ 20,263,214	$ 15,412,783	$ 93,927,303	$ 92,752,750	$ 96,633,452	$ 92,506,971	$ 109,372,154
2000	$ 15,884,918	$ 14,428,829	$ 86,216,349	$ 82,179,010	$ 85,046,495	$ 78,441,259	$ 102,221,140
2000	$ 15,263,158	$ 15,311,295	$ 80,163,188	$ 79,642,183	$ 80,515,957	$ 79,408,231	$ 95,577,919
	$ -	$ (121,742)		$ (521,005)	$ 873,773	$ (1,107,726)	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	$ 18,306	$ (103,436)			$ 352,768	$ (754,957)	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
2001	$ 13,778,776	$ 13,778,776	$ 81,715,736	$ 79,505,770	$ 80,552,171	$ 74,134,669	$ 95,851,665
2001	$ 7,041,121	$ 7,041,121	$ 47,556,302	$ 46,407,739	$ 45,269,211	$ 44,523,015	$ 55,080,960
2001	$ 5,765,598	$ 5,765,598	$ 29,095,485	$ 34,095,307	$ 28,024,649	$ 25,093,364	$ 35,092,995
2001	$ 1,851,883	$ 1,851,883	$ 10,987,181	$ 26,068,040	$ 10,661,118	$ 13,657,785	$ 12,916,420
2001	$ 703,415	$ 703,415	$ 1,875,695	$ 2,291,094	$ 1,929,255	$ 2,991,000	$ 2,579,110
2001	$ 837,785	$ 837,785	$ 2,929,133	$ 3,514,308	$ 3,594,151	$ 2,851,731	$ 3,747,134

FIG. 27A

FIG 27C

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2001	$ 3,059,565	$ 1,848,682	$ 8,789,064	$ 7,581,165	$ 13,161,120	$ 7,520,905	$ 10,847,127
2001	$ 1,429,825	$ 7,801,226	$ 30,021,394	$ 31,770,868	$ 6,152,349	$ 32,129,702	$ 37,188,978
2001	$ 895,092	$ 1,167,109	$ 10,064,988	$ 11,402,465	$ 3,151,572	$ 5,293,035	$ 12,135,963
2001	$ 2,927,669	$ 1,475,035	$ 3,288,991	$ 3,142,972	$ 13,174,980	$ 5,869,790	$ 4,142,628
2001	$ 10,054,960	$ 7,206,553	$ 5,592,347	$ 5,850,320	$ 44,675,947	$ 28,019,974	$ 7,072,940
2001	$ 3,139,246	$ 3,945,524	$ 30,678,067	$ 35,297,261	$ 17,730,302	$ 18,342,529	$ 38,055,214
2001	$ 4,290,411	$ 4,456,109	$ 21,882,865	$ 23,909,111	$ 22,339,735	$ 21,702,291	$ 26,215,928
	$ (565,892)	$ 165,697		$ 2,026,245	$ (1,569,375)	$ (637,444)	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	$ (52,651)	$ 113,046			$ 456,870	$ (160,574)	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
2002	$ 1,219,631	$ 1,008,497	$ 24,908,752	$ 12,213,131	$ 2,858,374	$ 2,708,611	$ 30,189,680
2002	$ 1,158,103	$ 1,053,733	$ 2,208,944	$ 2,512,147	$ 4,506,863	$ 2,903,898	$ 3,347,434
2002	$ 1,008,002	$ 1,517,219	$ 2,483,432	$ 2,517,231	$ 3,268,190	$ 4,654,579	$ 3,793,364
2002	$ 3,266,268	$ 3,475,163	$ 2,482,062	$ 4,886,388	$ 13,327,576	$ 12,742,511	$ 3,689,336
2002	$ 16,491,455	$ 16,421,305	$ 2,922,792	$ 3,529,977	$ 53,623,827	$ 51,813,218	$ 4,048,697
2002	$ 11,106,114	$ 10,286,714	$ 5,833,876	$ 8,398,891	$ 45,640,631	$ 41,664,956	$ 7,275,401
2002	$ 1,195,562	$ 1,238,210	$ 11,952,800	$ 32,292,106	$ 2,830,660	$ 2,374,241	$ 15,034,604
2002	$ 1,489,213	$ 1,352,328	$ 42,278,505	$ 19,315,401	$ 4,832,358	$ 4,604,452	$ 54,076,661
2002	$ 1,267,979	$ 1,566,884	$ 18,119,036	$ 2,531,219	$ 3,881,256	$ 6,371,103	$ 21,805,353
2002	$ 4,731,323	$ 7,619,252	$ 3,176,034	$ 7,061,597	$ 19,108,769	$ 26,210,919	$ 4,488,063
2002	$ 16,272,482	$ 7,431,904	$ 5,333,939	$ 10,766,695	$ 63,418,408	$ 29,872,534	$ 7,011,033
2002	$ 6,217,433	$ 1,900,787	$ 17,772,989	$ 58,786,773	$ 29,011,450	$ 6,520,969	$ 22,042,264
2002	$ 5,453,630	$ 4,572,666	$ 11,622,763	$ 13,734,296	$ 20,525,697	$ 16,036,632	$ 14,733,491
	$ 1,745,696	$ (880,964)		$ 2,111,533	$ 6,791,401	$ (4,488,864)	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	$ 2,342,903	$ 1,461,939			$ 8,902,934	$ 4,414,069	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
2003	$ 1,585,865	$ 1,559,186	$ 45,636,467	$ 10,483,476	$ 4,036,446	$ 4,309,014	$ 57,945,487
2003	$ 1,775,808	$ 1,775,808	$ 64,315,257	$ 2,975,096	$ 3,621,698	$ 3,521,997	$ 84,186,751
2003	$ 1,703,694	$ 3,875,540	$ 55,434,500	$ 6,274,097	$ 4,818,354	$ 12,751,142	$ 71,087,217
2003	$ 1,888,045	$ 12,128,240	$ 4,250,692	$ 5,293,115	$ 5,812,221	$ 36,996,925	$ 6,209,155
2003	$ 3,293,731	$ 9,842,569	$ 4,945,390	$ 7,273,792	$ 11,450,906	$ 34,275,842	$ 6,951,914
2003	$ 10,891,717	$ 1,807,736	$ 4,985,707	$ 15,096,570	$ 34,249,070	$ 3,333,727	$ 6,628,926
2003	$ 3,880,382	$ 1,882,332	$ 4,835,960	$ 51,765,909	$ 13,357,695	$ 3,217,073	$ 6,772,923
2003	$ 1,833,696	$ 1,833,696	$ 13,313,432	$ 101,758,200	$ 4,245,339	$ 4,961,164	$ 17,166,410
2003	$ 1,678,717	$ 2,583,643	$ 34,170,337	$ 64,297,901	$ 5,870,409	$ 6,115,636	$ 44,575,560
2003	$ 2,001,966	$ 5,705,707	$ 86,096,004	$ 5,536,050	$ 5,590,516	$ 19,791,117	$ 112,250,390
2003	$ 2,814,981	$ 21,627,106	$ 18,974,588	$ 7,032,923	$ 10,168,654	$ 68,456,631	$ 23,243,951
2003	$ 13,245,253	$ 43,971,486	$ 8,797,026	$ 11,817,837	$ 45,990,756	$ 146,379,201	$ 11,562,440
2003	$ 3,882,821	$ 9,049,421	$ 28,613,113	$ 24,133,747	$ 12,434,339	$ 28,675,789	$ 37,381,760
	$ (3,293,800)	$ 5,166,600		$ (4,679,366)	$ (11,699,409)	$ 16,241,450	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	$ (4,685,826)	$ 480,774			$ (16,378,775)	$ (137,324)	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	

FIG 27A

FIG. 27B

FIG 27D

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Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 27A

Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages
Total $ Adjustments Backlog	Total $ Adjustments Backlog	Total $ Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	# CMs Completed
$ 5,681,906	$ 5,681,906	$ 5,681,906	2.99%	2.99%	2.99%	2.99%	453
$ 1,649,317	$ 1,649,317	$ 1,649,317	0.84%	0.84%	0.84%	0.84%	708
$ 1,667,350	$ 1,667,350	$ 1,667,350	0.76%	0.76%	0.76%	0.76%	941
$ 1,449,018	$ 1,449,018	$ 1,449,018	0.64%	0.64%	0.64%	0.64%	1084
$ 2,331,017	$ 2,331,017	$ 2,331,017	1.06%	1.06%	1.06%	1.06%	736
$ 1,387,785	$ 1,387,785	$ 1,387,785	0.61%	0.61%	0.61%	0.61%	1050
$ 2,002,196	$ 2,002,196	$ 2,002,196	0.90%	0.90%	0.90%	0.90%	690
$ 4,833,966	$ 4,833,966	$ 4,833,966	2.00%	2.00%	2.00%	2.00%	553
$ 14,680,836	$ 14,680,836	$ 14,680,836	5.96%	5.96%	5.96%	5.96%	353
$ 20,361,766	$ 20,361,766	$ 20,361,766	7.38%	7.38%	7.38%	7.38%	450
$ 19,134,025	$ 19,134,025	$ 19,134,025	6.11%	6.11%	6.11%	6.11%	502
$ 27,243,307	$ 27,243,307	$ 27,243,307	7.13%	7.13%	7.13%	7.13%	533
$ 8,535,207	$ 8,535,207	$ 8,535,207	3.03%	3.03%	3.03%	3.03%	671
$ -	$ -	$ -		0.00%	0.00%	0.00%	
#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	$ -	$ -			0.00%	0.00%	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
$ 42,408,582	$ 42,408,582	$ 42,408,582	14.53%	14.53%	14.53%	14.53%	434
$ 52,558,683	$ 52,558,683	$ 52,558,683	19.33%	19.33%	19.33%	19.33%	385
$ 67,832,286	$ 67,832,286	$ 67,832,286	22.31%	22.31%	22.31%	22.31%	387
$ 88,131,053	$ 88,131,053	$ 88,131,053	28.61%	28.61%	28.61%	28.61%	408
$ 103,262,100	$ 103,262,100	$ 103,262,100	34.17%	34.17%	34.17%	34.17%	479
$ 107,885,024	$ 107,885,024	$ 107,885,024	34.42%	34.42%	34.42%	34.42%	488
$ 113,117,047	$ 113,117,047	$ 113,117,047	37.24%	37.24%	37.24%	37.24%	491
$ 118,411,008	$ 118,411,008	$ 118,411,008	36.51%	36.51%	36.51%	36.51%	475
$ 115,941,008	$ 117,714,563	$ 117,295,296	34.41%	34.23%	34.75%	34.63%	631
$ 124,467,331	$ 127,239,549	$ 124,943,391	32.96%	32.79%	33.53%	32.94%	475
$ 107,943,531	$ 112,518,370	$ 107,919,754	25.58%	25.25%	26.31%	25.25%	1054
$ 97,219,220	$ 100,309,653	$ 92,870,088	19.63%	18.69%	19.29%	17.86%	572
$ 94,931,406	$ 95,948,993	$ 94,719,526	28.31%	28.17%	28.42%	28.15%	523
$ (646,513)	$ 1,017,587	$ (1,229,467)		-0.14%	0.24%	-0.27%	
#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	$ 371,074	$ (858,393)			0.11%	-0.16%	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
$ 93,403,429	$ 94,330,947	$ 87,263,609	20.34%	19.82%	20.01%	18.51%	992
$ 53,794,730	$ 52,310,332	$ 51,870,510	11.14%	10.88%	10.58%	10.49%	1063
$ 41,734,277	$ 33,790,248	$ 30,234,201	6.38%	7.55%	6.14%	5.51%	768
$ 31,480,069	$ 12,513,001	$ 16,575,858	2.29%	5.60%	2.22%	2.94%	2746
$ 3,109,578	$ 2,632,671	$ 3,816,202	0.47%	0.57%	0.48%	0.70%	3955
$ 4,090,513	$ 3,500,936	$ 3,500,361	0.67%	0.73%	0.79%	0.62%	2366

FIG 27D

FIG. 27C

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FIG 27B ---

| | | |

FIG 28B

MODEL OUTPUT SUM	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	# CMs Backlog	# CMs Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	Total $ Adjustments Backlog
1999	$ 756,964	$ 756,964	$ 4,924,942	$ 4,924,942	$ 4,924,942	$ 4,924,942	$ 5,681,906
1999	$ 280,729	$ 280,729	$ 1,368,588	$ 1,368,588	$ 1,368,588	$ 1,368,588	$ 1,649,317
1999	$ 273,572	$ 273,572	$ 1,393,777	$ 1,393,777	$ 1,393,777	$ 1,393,777	$ 1,667,350
1999	$ 301,473	$ 301,473	$ 1,147,546	$ 1,147,546	$ 1,147,546	$ 1,147,546	$ 1,449,018
1999	$ 407,842	$ 407,842	$ 1,923,174	$ 1,923,174	$ 1,923,174	$ 1,923,174	$ 2,331,017
1999	$ 320,184	$ 320,184	$ 1,067,601	$ 1,067,601	$ 1,067,601	$ 1,067,601	$ 1,387,785
1999	$ 304,812	$ 304,812	$ 1,697,385	$ 1,697,385	$ 1,697,385	$ 1,697,385	$ 2,002,196
1999	$ 842,316	$ 842,316	$ 3,991,650	$ 3,991,650	$ 3,991,650	$ 3,991,650	$ 4,833,966
1999	$ 2,523,780	$ 2,523,780	$ 12,157,057	$ 12,157,057	$ 12,157,057	$ 12,157,057	$ 14,680,836
1999	$ 3,229,271	$ 3,229,271	$ 17,132,495	$ 17,132,495	$ 17,132,495	$ 17,132,495	$ 20,361,766
1999	$ 2,931,513	$ 2,931,513	$ 16,202,512	$ 16,202,512	$ 16,202,512	$ 16,202,512	$ 19,134,025
1999	$ 4,632,519	$ 4,632,519	$ 22,610,788	$ 22,610,788	$ 22,610,788	$ 22,610,788	$ 27,243,307
1999	$ 1,400,415	$ 1,400,415	$ 7,134,793	$ 7,134,793	$ 7,134,793	$ 7,134,793	$ 8,535,207
	$ -	$ -		$ -	$ -	$ -	
	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
	$ -	$ -		$ -	$ -	$ -	
	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
2000	$ 7,139,475	$ 7,139,475	$ 35,269,107	$ 35,269,107	$ 35,269,107	$ 35,269,107	$ 42,408,582
2000	$ 8,812,383	$ 8,812,383	$ 43,746,300	$ 43,746,300	$ 43,746,300	$ 43,746,300	$ 52,558,683
2000	$ 11,765,267	$ 11,765,267	$ 56,067,020	$ 56,067,020	$ 56,067,020	$ 56,067,020	$ 67,832,286
2000	$ 15,644,743	$ 15,644,743	$ 72,486,310	$ 72,486,310	$ 72,486,310	$ 72,486,310	$ 88,131,053
2000	$ 17,911,111	$ 17,911,111	$ 85,350,989	$ 85,350,989	$ 85,350,989	$ 85,350,989	$ 103,262,100
2000	$ 17,616,814	$ 17,616,814	$ 90,268,210	$ 90,268,210	$ 90,268,210	$ 90,268,210	$ 107,885,024
2000	$ 18,096,450	$ 18,096,450	$ 95,020,597	$ 95,020,597	$ 95,020,597	$ 95,020,597	$ 113,117,047
2000	$ 18,868,128	$ 18,868,128	$ 99,542,880	$ 99,542,880	$ 99,542,880	$ 99,542,880	$ 118,411,008
2000	$ 18,398,491	$ 17,073,293	$ 98,884,778	$ 98,400,024	$ 98,400,024	$ 98,019,832	$ 116,576,611
2000	$ 21,548,841	$ 16,918,392	$ 105,178,420	$ 96,904,364	$ 96,904,364	$ 93,296,503	$ 125,159,341
2000	$ 16,881,447	$ 10,511,428	$ 93,927,303	$ 82,162,698	$ 82,162,698	$ 71,403,055	$ 109,372,154
2000	$ 15,758,838	$ 10,289,087	$ 86,216,349	$ 66,892,802	$ 66,892,802	$ 52,996,750	$ 102,221,140
2000	$ 15,703,499	$ 14,220,548	$ 80,163,188	$ 76,834,125	$ 76,834,125	$ 74,455,629	$ 95,577,919
	$ -	$ (1,482,951)		$ (2,574,106)	$ -	$ (2,378,496)	
	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
	$ 288,768	$ (1,194,183)		(3,329,083)	$ (3,329,063)	$ (5,707,559)	
	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
2001	$ 13,876,562	$ 7,043,930	$ 81,715,736	$ 60,492,003	$ 60,492,003	$ 39,392,847	$ 95,851,665
2001	$ 6,521,169	$ 1,336,160	$ 47,556,302	$ 31,263,114	$ 31,263,114	$ 6,340,646	$ 55,080,960
2001	$ 788,778	$ 2,723,205	$ 29,095,485	$ 1,528,564	$ 1,528,564	$ 8,647,091	$ 35,092,995
2001	$ 1,068,786	$ 9,344,835	$ 10,987,181	$ 3,865,906	$ 3,865,906	$ 32,732,614	$ 12,916,420
2001	$ 6,958,601	$ 2,486,396	$ 1,875,695	$ 19,454,077	$ 19,454,077	$ 12,964,503	$ 2,579,110
2001	$ 2,271,713	$ 738,052	$ 2,929,133	$ 9,103,480	$ 9,103,480	$ 2,272,802	$ 3,747,134

FIG. 28A

FIG 28C

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2001	$ 747,653	$ 7,186,513	$ 8,789,064	$ 1,256,930	$ 1,256,930	$ 20,945,494	$ 10,847,127
2001	$ 1,402,321	$ 9,089,202	$ 30,021,394	$ 4,377,178	$ 4,377,178	$ 37,630,972	$ 37,188,978
2001	$ 8,163,469	$ 1,937,507	$ 10,064,988	$ 23,755,577	$ 23,755,577	$ 11,380,133	$ 12,135,963
2001	$ 1,419,992	$ 776,547	$ 3,288,991	$ 5,891,595	$ 5,891,595	$ 2,717,395	$ 4,142,628
2001	$ 1,099,934	$ 8,864,078	$ 5,592,347	$ 3,885,916	$ 3,885,916	$ 25,369,775	$ 7,072,940
2001	$ 11,902,284	$ 3,780,290	$ 30,678,067	$ 32,056,954	$ 32,056,954	$ 15,744,027	$ 38,055,214
2001	$ 4,685,105	$ 4,608,893	$ 21,882,865	$ 16,410,941	$ 16,410,941	$ 18,011,525	$ 26,225,928
	$ -	$ (76,213)		$ (5,291,350)	$ -	$ 1,600,584	
	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
	$ 342,043	$ 265,830		(5,471,924)	$ (5,471,924)	$ (3,871,340)	
	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
2002	$ 3,082,622	$ 1,008,497	$ 24,908,752	$ 12,596,060	$ 12,596,060	$ 2,101,102	$ 30,189,680
2002	$ 1,108,604	$ 1,098,611	$ 2,208,944	$ 1,586,509	$ 1,586,509	$ 3,469,296	$ 3,347,434
2002	$ 1,120,416	$ 15,351,253	$ 2,483,432	$ 1,904,758	$ 1,904,758	$ 33,707,815	$ 3,793,364
2002	$ 1,291,259	$ 22,572,214	$ 2,482,062	$ 3,112,995	$ 3,112,995	$ 68,156,475	$ 3,689,336
2002	$ 1,976,624	$ 11,852,152	$ 2,922,792	$ 6,027,230	$ 6,027,230	$ 48,297,366	$ 4,048,697
2002	$ 11,633,897	$ 1,249,483	$ 5,833,876	$ 27,912,489	$ 27,912,489	$ 2,040,140	$ 7,275,401
2002	$ 3,452,564	$ 1,158,959	$ 11,952,800	$ 10,667,718	$ 10,667,718	$ 5,360,615	$ 15,034,604
2002	$ 991,041	$ 13,334,909	$ 42,278,505	$ 2,823,791	$ 2,823,791	$ 32,875,791	$ 54,076,661
2002	$ 1,199,405	$ 3,805,756	$ 18,119,036	$ 2,611,516	$ 2,611,516	$ 16,466,790	$ 21,805,383
2002	$ 4,295,884	$ 1,312,029	$ 3,176,034	$ 12,507,446	$ 12,507,446	$ 2,648,790	$ 4,488,063
2002	$ 20,129,014	$ 2,700,207	$ 5,333,939	$ 50,945,990	$ 50,945,990	$ 8,478,635	$ 7,011,033
2002	$ 13,753,253	$ 15,995,722	$ 17,772,989	$ 44,196,076	$ 44,196,076	$ 49,616,522	$ 22,042,264
2002	$ 5,336,215	$ 7,619,983	$ 11,622,763	$ 14,741,048	$ 14,741,048	$ 22,768,278	$ 14,733,491
	$ -	$ 2,283,767		$ (1,295,784)	$ -	$ 8,027,230	
	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
	$ 2,225,488	$ 4,509,255		3,118,285	$ 3,118,285	$ 11,145,515	
	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
2003	$ 1,650,492	$ 1,815,789	$ 45,636,467	$ 2,444,884	$ 2,444,884	$ 7,015,293	$ 57,945,487
2003	$ 1,504,884	$ 1,825,142	$ 64,315,257	$ 2,657,438	$ 2,657,438	$ 2,940,455	$ 84,186,751
2003	$ 1,815,417	$ 2,216,631	$ 55,434,500	$ 4,462,448	$ 4,462,448	$ 4,966,962	$ 71,087,217
2003	$ 1,945,279	$ 10,396,493	$ 4,250,692	$ 5,063,383	$ 5,063,383	$ 25,377,179	$ 6,209,155
2003	$ 11,552,851	$ 24,894,580	$ 4,945,390	$ 24,439,595	$ 24,439,595	$ 67,023,105	$ 6,951,914
2003	$ 25,944,048	$ 3,129,445	$ 4,985,707	$ 60,657,174	$ 60,657,174	$ 11,068,175	$ 6,628,926
2003	$ 6,075,552	$ 1,862,332	$ 4,835,960	$ 18,909,058	$ 18,909,058	$ 2,746,694	$ 6,772,923
2003	$ 2,017,693	$ 5,497,554	$ 13,313,432	$ 4,421,335	$ 4,421,335	$ 14,851,012	$ 17,166,410
2003	$ 1,997,495	$ 16,248,639	$ 34,170,337	$ 2,689,950	$ 2,689,950	$ 43,237,263	$ 44,575,560
2003	$ 2,060,166	$ 2,001,966	$ 86,096,004	$ 5,307,544	$ 5,307,544	$ 3,914,092	$ 112,250,390
2003	$ 3,506,960	$ 2,359,093	$ 18,974,588	$ 9,508,609	$ 9,508,609	$ 3,811,676	$ 23,243,951
2003	$ 23,508,873	$ 5,802,652	$ 8,797,026	$ 55,298,161	$ 55,298,161	$ 17,134,797	$ 11,562,440
2003	$ 6,966,642	$ 6,505,876	$ 28,613,113	$ 16,321,632	$ 16,321,632	$ 17,007,227	$ 37,381,760
	$ -	$ (460,766)		$ (12,354,157)	$ -	$ 685,595	
	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
	$ (1,602,005)	$ (2,062,771)		(12,491,482)	$ (12,491,482)	$ (11,805,886)	
	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	

FIG 28A

FIG. 28B

FIG 28D

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FIG 28A

Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages
Total $ Adjustments Backlog	Total $ Adjustments Backlog	Total $ Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	# CMs Completed
$ 5,681,906	$ 5,681,906	$ 5,681,906	2.99%	2.99%	2.99%	2.99%	453
$ 1,649,317	$ 1,649,317	$ 1,649,317	0.84%	0.84%	0.84%	0.84%	708
$ 1,667,350	$ 1,667,350	$ 1,667,350	0.76%	0.76%	0.76%	0.76%	942
$ 1,449,018	$ 1,449,018	$ 1,449,018	0.64%	0.64%	0.64%	0.64%	1084
$ 2,331,017	$ 2,331,017	$ 2,331,017	1.06%	1.06%	1.06%	1.06%	736
$ 1,387,785	$ 1,387,785	$ 1,387,785	0.61%	0.61%	0.61%	0.61%	1050
$ 2,002,196	$ 2,002,196	$ 2,002,196	0.90%	0.90%	0.90%	0.90%	690
$ 4,833,966	$ 4,833,966	$ 4,833,966	2.00%	2.00%	2.00%	2.00%	553
$ 14,680,836	$ 14,680,836	$ 14,680,836	5.96%	5.96%	5.96%	5.96%	353
$ 20,361,766	$ 20,361,766	$ 20,361,766	7.38%	7.38%	7.38%	7.38%	450
$ 19,134,025	$ 19,134,025	$ 19,134,025	6.11%	6.11%	6.11%	6.11%	502
$ 27,243,307	$ 27,243,307	$ 27,243,307	7.13%	7.13%	7.13%	7.13%	533
$ 8,535,207	$ 8,535,207	$ 8,535,207	3.03%	3.03%	3.03%	3.03%	671
$ -	$ -	$ -		0.00%	0.00%	0.00%	
#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
-	$ -	$ -		0.00%	0.00%	0.00%	
#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
$ 42,408,582	$ 42,408,582	$ 42,408,582	14.53%	14.53%	14.53%	14.53%	434
$ 52,558,683	$ 52,558,683	$ 52,558,683	19.33%	19.33%	19.33%	19.33%	385
$ 67,832,286	$ 67,832,286	$ 67,832,286	22.31%	22.31%	22.31%	22.31%	387
$ 88,131,053	$ 88,131,053	$ 88,131,053	28.61%	28.61%	28.61%	28.61%	408
$ 103,262,100	$ 103,262,100	$ 103,262,100	34.17%	34.17%	34.17%	34.17%	479
$ 107,885,024	$ 107,885,024	$ 107,885,024	34.42%	34.42%	34.42%	34.42%	488
$ 113,117,047	$ 113,117,047	$ 113,117,047	37.24%	37.24%	37.24%	37.24%	491
$ 118,411,008	$ 118,411,008	$ 118,411,008	36.51%	36.51%	36.51%	36.51%	475
$ 116,696,716	$ 116,696,716	$ 115,093,124	34.41%	34.45%	34.45%	33.98%	631
$ 118,453,205	$ 118,453,205	$ 110,214,895	32.96%	31.23%	31.23%	29.13%	475
$ 99,044,145	$ 99,044,145	$ 81,914,483	25.58%	23.18%	23.18%	19.20%	1054
$ 82,651,640	$ 82,651,640	$ 63,285,637	19.63%	15.90%	15.90%	12.18%	572
$ 92,537,624	$ 92,537,624	$ 88,676,177	28.31%	27.66%	27.66%	26.80%	523
$ (2,181,902)	$ -	$ (3,861,447)		-0.49%	0.00%	-0.86%	
#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
(3,040,295)	$ (3,040,295)	$ (6,901,742)		-0.65%	-0.65%	-1.51%	
#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
$ 74,368,566	$ 74,368,566	$ 46,436,77	20.34%	15.76%	15.76%	9.77%	992
$ 37,784,283	$ 37,784,283	$ 7,676,805	11.14%	7.65%	7.65%	1.56%	1063
$ 2,317,341	$ 2,317,341	$ 11,370,295	6.38%	0.43%	0.43%	2.02%	768
$ 4,934,692	$ 4,934,692	$ 42,077,450	2.29%	0.89%	0.89%	7.58%	2746
$ 26,412,679	$ 26,412,679	$ 15,450,899	0.47%	4.85%	4.85%	2.82%	3955
$ 11,375,193	$ 11,375,193	$ 3,010,854	0.67%	2.07%	2.07%	0.53%	2366

FIG 28D

FIG. 28C

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FIG 28B ---

| | | |

FIG 29B

MODEL OUTPUT SUM	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	# CMs Completed	# CMs Completed	# CMs Completed	# Other Adjustments Completed	# Other Adjustments Completed	# Other Adjustments Completed	# Other Adjustments Completed
1999	453	453	453	493	493	493	493
1999	708	708	708	411	411	411	411
1999	942	942	942	444	444	444	444
1999	1084	1084	1084	489	489	489	489
1999	736	736	736	469	469	469	469
1999	1050	1050	1050	465	465	465	465
1999	690	690	690	440	440	440	440
1999	553	553	553	374	374	374	374
1999	353	353	353	361	361	361	361
1999	450	450	450	509	509	509	509
1999	502	502	502	588	588	588	588
1999	533	533	533	568	568	568	568
1999	671	671	671	468	468	468	468
	0	0	0		0	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
		0	0			0	0
		# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
2000	434	434	434	449	449	449	449
2000	385	385	385	404	404	404	404
2000	387	387	387	392	392	392	392
2000	408	408	408	400	400	400	400
2000	479	479	479	482	482	482	482
2000	488	488	488	529	529	529	529
2000	491	491	491	544	544	544	544
2000	475	475	475	532	532	532	532
2000	638	621	621	742	755	720	720
2000	469	487	487	532	525	534	533
2000	1056	1060	1060	1349	1355	1333	1331
2000	585	604	604	679	711	725	723
2000	525	527	527	586	590	587	587
	0	0	2		4	-3	-1
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
		1	3			1	0
		# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
2001	984	993	956	1233	1212	1237	1156
2001	1050	1054	1064	1460	1432	1463	1400
2001	677	759	831	624	684	803	868
2001	1748	2831	3334	1672	1734	1658	1506
2001	4331	3827	2570	1188	1286	1163	1144
2001	1790	1831	2596	1163	1112	1072	1040

FIG. 29A

FIG 29C

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FIG 29A

2001	1063	761	873	820	826	707	791
2001	753	3499	927	690	658	1486	832
2001	4727	2758	2798	1814	1862	1308	1477
2001	4168	1498	1563	1481	1376	912	1193
2001	1592	1033	898	1314	1365	964	758
2001	1115	4232	3351	1102	1009	2436	2373
2001	2000	2090	1813	1230	1213	1268	1211
	-42	90	-276		-17	54	-56
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		48	-228			38	-19
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
2002	6205	5333	6629	2505	2897	1927	1710
2002	8643	3008	4319	2240	1889	1412	1466
2002	7724	2197	2986	1945	1847	1345	1316
2002	3958	1399	1312	1566	1650	1051	1066
2002	3677	989	990	1569	1410	683	661
2002	1581	3279	3997	1436	1247	2373	2248
2002	1067	8148	7125	1141	793	1833	1674
2002	4238	4238	3967	931	2210	1613	1541
2002	5881	3233	1964	2439	2053	1542	1457
2002	3647	1499	1343	1931	1678	1170	1033
2002	2047	1566	4781	2146	1566	1278	2750
2002	2004	5020	7169	1886	1754	3144	2519
2002	4223	3326	3882	1811	1750	1614	1620
	-593	-897	556		-62	-135	6
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		-1490	-934			-197	-191
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
2003	9738	9383	5868	1471	3070	2685	2156
2003	10442	9629	5274	1194	2490	2217	1732
2003	5860	5583	2344	2913	2143	2191	1627
2003	5065	4451	1863	2542	1965	2058	1232
2003	3195	2210	6857	2279	1962	1673	2758
2003	2380	1833	8462	2143	1544	1249	2647
2003	1859	9784	10045	1989	1225	3164	2216
2003	2275	9970	5591	1801	1535	2814	2153
2003	3992	7149	3199	1443	3265	2409	1985
2003	10173	5545	2415	1828	2904	2461	1787
2003	6328	3632	2152	3699	2760	2366	1446
2003	5045	2532	3150	3179	2714	1968	2300
2003	5529	5975	4768	2207	2298	2271	2003
	812	446	-1207		91	-27	-268
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		1258	51			65	-203
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline

FIG. 29B

FIG 29D

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FIG 29A

FIG 29D

Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages
Total $ Adjustments Completed	Total $ Adjustments Completed	Total $ Adjustments Completed	Total $ Adjustments Completed	# Collections FTEs (Collectors)	# Collections FTEs (Collectors)	# Collections FTEs (Collectors)	# Collections FTEs (Collectors)
$ 2,639,400	$ 2,639,400	$ 2,639,400	2,639,400	15	15	15	15
$ 2,765,320	$ 2,765,320	$ 2,765,320	2,765,320	14	14	14	14
$ 3,291,094	$ 3,291,094	$ 3,291,094	3,291,094	14	14	14	14
$ 3,705,393	$ 3,705,393	$ 3,705,393	3,705,393	13	13	13	13
$ 3,034,376	$ 3,034,376	$ 3,034,376	3,034,376	13	13	13	13
$ 3,557,209	$ 3,557,209	$ 3,557,209	3,557,209	13	13	13	13
$ 2,846,072	$ 2,846,072	$ 2,846,072	2,846,072	12	12	12	12
$ 2,360,245	$ 2,360,245	$ 2,360,245	2,360,245	11	11	11	11
$ 1,967,832	$ 1,967,832	$ 1,967,832	1,967,832	11	11	11	11
$ 2,691,783	$ 2,691,783	$ 2,691,783	2,691,783	11	11	11	11
$ 3,081,594	$ 3,081,594	$ 3,081,594	3,081,594	10	10	10	10
$ 3,058,822	$ 3,058,822	$ 3,058,822	3,058,822	10	10	10	10
$ 2,916,595	$ 2,916,595	$ 2,916,595	2,916,595	12	12	12	12
	$ -	$ -	$ -		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
	-	$ -	$ -			0	0
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
$ 2,438,556	$ 2,438,556	$ 2,438,556	2,438,556	11	11	11	11
$ 2,188,006	$ 2,188,006	$ 2,188,006	2,188,006	10	10	10	10
$ 2,144,722	$ 2,144,722	$ 2,144,722	2,144,722	9	9	9	9
$ 2,208,548	$ 2,208,548	$ 2,208,548	2,208,548	9	9	9	9
$ 2,639,933	$ 2,639,933	$ 2,639,933	2,639,933	9	9	9	9
$ 2,834,916	$ 2,834,916	$ 2,834,916	2,834,916	12	12	12	12
$ 2,896,414	$ 2,896,414	$ 2,896,414	2,896,414	12	12	12	12
$ 2,822,556	$ 2,822,556	$ 2,822,556	2,822,556	11	11	11	11
$ 3,885,656	$ 3,943,941	$ 3,781,115	3,782,280	20	20	20	20
$ 2,822,936	$ 2,785,408	$ 2,843,713	2,848,752	24	24	24	24
$ 6,902,758	$ 6,927,560	$ 6,832,855	6,843,114	24	24	24	24
$ 3,543,788	$ 3,685,870	$ 3,754,368	3,764,906	24	24	24	24
$ 3,110,732	$ 3,126,369	$ 3,115,475	3,117,725	14	14	14	14
	$ 15,637	$ (10,894)	$ 2,250		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		$ 4,743	$ 6,993			0	0
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
$ 6,358,512	$ 6,262,529	$ 6,374,667	6,003,496	29	29	19	19
$ 7,335,117	$ 7,207,722	$ 7,332,474	7,110,995	47	47	4	4
$ 4,427,404	$ 3,745,029	$ 4,332,761	4,702,957	65	44	7	7
$ 11,024,949	$ 9,545,084	$ 11,116,591	11,403,806	67	26	9	9
$ 11,268,759	$ 12,283,046	$ 10,956,017	8,727,531	50	9	10	10
$ 8,446,824	$ 7,269,738	$ 7,188,650	8,379,808	31	9	9	9

FIG. 29C

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| | | |

FIG 30B

MODEL OUTPUT SUM	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	# CMs Completed	# CMs Completed	# CMs Completed	# Other Adjustments Completed	# Other Adjustments Completed	# Other Adjustments Completed	# Other Adjustments Completed
1999	453	453	453	493	493	493	493
1999	708	708	708	411	411	411	411
1999	942	942	942	444	444	444	444
1999	1084	1084	1084	489	489	489	489
1999	736	736	736	469	469	469	469
1999	1050	1050	1050	465	465	465	465
1999	690	690	690	440	440	440	440
1999	553	553	553	374	374	374	374
1999	353	353	353	361	361	361	361
1999	450	450	450	509	509	509	509
1999	502	502	502	588	588	588	588
1999	533	533	533	568	568	568	568
1999	671	671	671	468	468	468	468
	0	0	0		0	0	0
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	0	0	0		0	0	0
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2000	434	434	434	449	449	449	449
2000	385	385	385	404	404	404	404
2000	387	387	387	392	392	392	392
2000	408	408	408	400	400	400	400
2000	479	479	479	482	482	482	482
2000	488	488	488	529	529	529	529
2000	491	491	491	544	544	544	544
2000	475	475	475	532	532	532	532
2000	599	599	658	742	673	673	661
2000	454	454	579	532	439	439	528
2000	1079	1079	1029	1349	1100	1100	1152
2000	578	522	642	679	546	546	587
2000	522	522	538	586	541	541	555
	-4	0	16		-46	-3	14
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	-1	-1	15		-45	1	-31
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2001	1021	1021	1003	1233	954	954	1048
2001	1090	1090	2921	1460	1128	1128	1039
2001	2170	2170	1036	624	928	928	506
2001	1070	1070	847	1672	670	670	498
2001	652	652	2853	1188	403	403	1237
2001	2360	2360	2070	1163	1235	1235	786

FIG. 30A

FIG 30C

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2001	3346	3346	679	820	911	911	333
2001	1096	1096	967	690	691	691	663
2001	877	877	2930	1814	549	549	1410
2001	2690	2690	2544	1481	1307	1307	881
2001	1721	1721	844	1314	980	980	420
2001	974	974	3993	1102	589	589	1833
2001	1589	1589	1891	1230	862	862	888
	-225	0	302		-349	0	26
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	-453	-453	-151		-368	-368	-342
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2002	5177	5177	5318	2505	2253	2253	1163
2002	7799	7799	2066	2240	1522	1522	797
2002	5918	5918	882	1945	1373	1373	347
2002	3178	3178	1355	1566	1216	1216	661
2002	1509	1509	3642	1569	878	878	1981
2002	1063	1063	6036	1436	546	546	1218
2002	4856	4856	1703	1141	1804	1804	880
2002	4549	4549	1031	931	1377	1377	451
2002	3676	3676	5385	2439	1203	1203	1887
2002	1682	1682	6740	1931	934	934	1398
2002	1288	1288	2119	2146	686	686	1157
2002	4814	4814	2048	1886	2413	2413	1218
2002	3792	3792	3110	1811	1350	1350	1096
	-90	0	-682		-270	0	-254
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	-1024	-1024	-1705		-461	-461	-715
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2003	8404	8404	8389	1471	2055	2055	2440
2003	4013	4013	6580	1194	1557	1557	1616
2003	3420	3420	4370	2913	1363	1363	1328
2003	2748	2748	1744	2542	1314	1314	755
2003	1731	1731	2558	2279	827	827	1214
2003	2085	2085	6466	2143	1021	1021	2341
2003	8215	8215	6244	1989	2737	2737	1422
2003	6039	6039	2595	1801	1961	1961	1079
2003	8259	8259	4006	1443	1772	1772	1729
2003	3615	3615	11651	1828	1725	1725	2324
2003	2932	2932	7764	3699	1539	1539	2016
2003	2439	2439	3921	3179	1237	1237	1659
2003	4492	4492	5526	2207	1592	1592	1660
	-277	0	1034		-411	0	68
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	-225	-225	808		-614	-614	-546
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline

FIG 30A

FIG. 30B

FIG 30D

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FIG 30A

Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages
Total $ Adjustments Completed	Total $ Adjustments Completed	Total $ Adjustments Completed	Total $ Adjustments Completed	# Collections FTEs (Collectors)	# Collections FTEs (Collectors)	# Collections FTEs (Collectors)	# Collections FTEs (Collectors)
$ 2,639,400	$ 2,639,400	$ 2,639,400	2,639,400	15	15	15	15
$ 2,765,320	$ 2,765,320	$ 2,765,320	2,765,320	14	14	14	14
$ 3,291,094	$ 3,291,094	$ 3,291,094	3,291,094	14	14	14	14
$ 3,705,393	$ 3,705,393	$ 3,705,393	3,705,393	13	13	13	13
$ 3,034,376	$ 3,034,376	$ 3,034,376	3,034,376	13	13	13	13
$ 3,557,209	$ 3,557,209	$ 3,557,209	3,557,209	13	13	13	13
$ 2,846,072	$ 2,846,072	$ 2,846,072	2,846,072	12	12	12	12
$ 2,360,245	$ 2,360,245	$ 2,360,245	2,360,245	11	11	11	11
$ 1,967,832	$ 1,967,832	$ 1,967,832	1,967,832	11	11	11	11
$ 2,691,783	$ 2,691,783	$ 2,691,783	2,691,783	11	11	11	11
$ 3,081,594	$ 3,081,594	$ 3,081,594	3,081,594	10	10	10	10
$ 3,058,822	$ 3,058,822	$ 3,058,822	3,058,822	10	10	10	10
$ 2,916,595	$ 2,916,595	$ 2,916,595	2,916,595	12	12	12	12
	$ -	$ -	$ -		0	0	0
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	$ -	$ -	$ -		0	0	0
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
$ 2,438,556	$ 2,438,556	$ 2,438,556	2,438,556	11	11	11	11
$ 2,188,006	$ 2,188,006	$ 2,188,006	2,188,006	10	10	10	10
$ 2,144,722	$ 2,144,722	$ 2,144,722	2,144,722	9	9	9	9
$ 2,208,548	$ 2,208,548	$ 2,208,548	2,208,548	9	9	9	9
$ 2,639,933	$ 2,639,933	$ 2,639,933	2,639,933	9	9	9	9
$ 2,834,916	$ 2,834,916	$ 2,834,916	2,834,916	12	12	12	12
$ 2,896,414	$ 2,896,414	$ 2,896,414	2,896,414	12	12	12	12
$ 2,822,556	$ 2,822,556	$ 2,822,556	2,822,556	11	11	11	11
$ 3,885,656	$ 3,567,375	$ 3,567,375	3,626,728	20	20	20	20
$ 2,822,936	$ 2,455,279	$ 2,455,279	2,987,078	24	24	24	24
$ 6,902,758	$ 6,004,572	$ 6,004,572	6,114,246	24	24	24	24
$ 3,543,788	$ 3,053,232	$ 3,053,232	3,319,435	24	24	24	24
$ 3,110,732	$ 2,937,842	$ 2,937,842	3,018,428	14	14	14	14
	$ (179,883)	$ -	$ 80,586		0	0	0
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	$ (172,890)	$ (172,890)	$ (92,304)		0	0	0
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
$ 6,358,512	$ 5,353,208	$ 5,353,208	5,676,928	29	29	19	20
$ 7,335,117	$ 6,129,978	$ 6,129,978	8,931,247	47	47	4	5
$ 4,427,404	$ 7,227,156	$ 7,227,156	3,687,643	65	44	7	4
$ 11,024,949	$ 4,364,453	$ 4,364,453	3,333,652	67	26	9	5
$ 11,268,759	$ 2,638,716	$ 2,638,716	9,563,377	50	9	10	6
$ 8,446,824	$ 8,709,306	$ 8,709,306	6,519,189	31	9	9	5

FIG 30D

FIG. 30C

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FIG 30B ---

| | | |

Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 31B

MODEL OUTPUT SUM	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals
Year	# Collections Assistants (All H.P.)	# Collections Assistants (All H.P.)	# Collections Assistants (All H.P.)	# Collections Assistants (All H.P.)	Total Collections FTE Cost	Total Collections FTE Cost	Total Collections FTE Cost
1999	0	0	0	0	$ 37,571	$ 37,571	$ 37,571
1999	0	0	0	0	$ 34,269	$ 34,269	$ 34,269
1999	0	0	0	0	$ 35,066	$ 35,066	$ 35,066
1999	0	0	0	0	$ 30,284	$ 30,284	$ 30,284
1999	0	0	0	0	$ 33,472	$ 33,472	$ 33,472
1999	0	0	0	0	$ 31,650	$ 31,650	$ 31,650
1999	0	0	0	0	$ 28,690	$ 28,690	$ 28,690
1999	0	0	0	0	$ 28,349	$ 28,349	$ 28,349
1999	0	0	0	0	$ 26,299	$ 26,299	$ 26,299
1999	0	0	0	0	$ 27,552	$ 27,552	$ 27,552
1999	0	0	0	0	$ 24,705	$ 24,705	$ 24,705
1999	0	0	0	0	$ 26,186	$ 26,186	$ 26,186
1999	0	0	0	0	$ 364,092	$ 364,092	$ 364,092
		0	0	0	$ -	$ -	$ -
		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
			0	0			$ -
			#2 Less Baseline	#3 Less Baseline			#2 Less Baseline
					Less Exec. Risk	$ -	$ -
2000	0	0	0	0	$ 26,755	$ 26,755	$ 26,755
2000	1	1	1	1	$ 25,434	$ 25,434	$ 25,434
2000	2	2	2	2	$ 26,192	$ 26,192	$ 26,192
2000	2	2	2	2	$ 25,002	$ 25,002	$ 25,002
2000	3	3	3	3	$ 27,436	$ 27,436	$ 27,436
2000	3	3	3	3	$ 34,848	$ 34,848	$ 34,848
2000	4	4	4	4	$ 34,280	$ 34,280	$ 34,280
2000	4	4	4	4	$ 34,851	$ 34,851	$ 34,851
2000	4	4	4	4	$ 53,988	$ 53,988	$ 48,148
2000	4	4	4	4	$ 67,412	$ 67,412	$ 58,235
2000	4	4	4	4	$ 61,284	$ 61,284	$ 52,941
2000	4	4	4	4	$ 70,477	$ 70,477	$ 60,882
2000	3	3	3	3	$ 487,959	$ 487,959	$ 455,005
		0	0	0	$ -	$ -	$ (32,955)
		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
			0	0			$ (32,955)
			#2 Less Baseline	#3 Less Baseline			#2 Less Baseline
					Less Exec. Risk	$ -	$ (32,955)
2001	4	4	3	3	$ 81,904	$ 81,904	$ 48,949
2001	8	6	0	0	$ 125,217	$ 125,217	$ 10,868
2001	10	7	1	1	$ 180,810	$ 122,981	$ 20,365
2001	11	4	1	1	$ 179,152	$ 65,755	$ 21,899
2001	8	1	1	1	$ 138,054	$ 23,343	$ 25,631
2001	5	1	1	1	$ 85,901	$ 23,794	$ 23,821

FIG. 31A

FIG 31C

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FIG 31A

FIG 31D

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Scenario 3		Baseline		Scenario 1		Scenario 2		Scenario 3		Baseline		Scenario 1		Scenario 2	
Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals	
Total Collections FTE Cost		Collections GECIS FTE Cost		Collections GECIS FTE Cost		Collections GECIS FTE Cost		Collections GECIS FTE Cost		Collections H.P. FTE Cost		Collections H.P. FTE Cost		Collections H.P. FTE Cost	
$ 37,571	$	-	$	-	$	-	$	-	$	37,571	$	37,571	$	37,571	$
$ 34,269	$	-	$	-	$	-	$	-	$	34,269	$	34,269	$	34,269	$
$ 35,066	$	-	$	-	$	-	$	-	$	35,066	$	35,066	$	35,066	$
$ 30,284	$	-	$	-	$	-	$	-	$	30,284	$	30,284	$	30,284	$
$ 33,472	$	-	$	-	$	-	$	-	$	33,472	$	33,472	$	33,472	$
$ 31,650	$	-	$	-	$	-	$	-	$	31,650	$	31,650	$	31,650	$
$ 28,690	$	-	$	-	$	-	$	-	$	28,690	$	28,690	$	28,690	$
$ 28,349	$	-	$	-	$	-	$	-	$	28,349	$	28,349	$	28,349	$
$ 26,299	$	-	$	-	$	-	$	-	$	26,299	$	26,299	$	26,299	$
$ 27,552	$	-	$	-	$	-	$	-	$	27,552	$	27,552	$	27,552	$
$ 24,705	$	-	$	-	$	-	$	-	$	24,705	$	24,705	$	24,705	$
$ 26,186	$	-	$	-	$	-	$	-	$	26,186	$	26,186	$	26,186	$
$ 364,092	$	-	$	-	$	-	$	-	$	364,092	$	364,092	$	364,092	$
$ -	$	-	$	-	$	-	$	-	$	-	$	-	$	-	$
#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2				#1 Less Baseline		#2 Less #1			
$ -	$	-	$	-	$	-	$	-							
#3 Less Baseline		#2 Less Baseline		#3 Less #2											
$ -															
$ 26,755	$	-	$	-	$	-	$	-	$	26,755	$	26,755	$	26,755	$
$ 25,434	$	-	$	-	$	-	$	-	$	25,434	$	25,434	$	25,434	$
$ 26,192	$	-	$	-	$	-	$	-	$	26,192	$	26,192	$	26,192	$
$ 25,002	$	-	$	-	$	-	$	-	$	25,002	$	25,002	$	25,002	$
$ 27,436	$	-	$	-	$	-	$	-	$	27,436	$	27,436	$	27,436	$
$ 34,848	$	-	$	-	$	-	$	-	$	34,848	$	34,848	$	34,848	$
$ 34,280	$	-	$	-	$	-	$	-	$	34,280	$	34,280	$	34,280	$
$ 34,851	$	-	$	-	$	-	$	-	$	34,851	$	34,851	$	34,851	$
$ 48,148	$	-	$	-	$	8,505	$	8,505	$	53,988	$	53,988	$	39,643	$
$ 58,235	$	-	$	-	$	13,365	$	13,365	$	67,412	$	67,412	$	44,870	$
$ 52,941	$	-	$	-	$	12,150	$	12,150	$	61,284	$	61,284	$	40,791	$
$ 60,882	$	-	$	-	$	13,973	$	13,973	$	70,477	$	70,477	$	46,910	$
$ 455,005	$	-	$	-	$	47,993	$	47,993	$	487,959	$	487,959	$	407,014	$
$ -	$	-	$	-	$	47,993	$	-	$	-	$	-	$	(80,947)	$
#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2				#1 Less Baseline				#2 Less #1	
$ (32,955)				$ 47,993	$	47,993								$ (80,947)	
#3 Less Baseline				#2 Less Baseline		#3 Less Baseline								#2 Less Baseline	
(32,955)															
$ 48,849	$	-	$	7,088	$	7,088	$	-	$	81,904	$	81,904	$	41,762	$
$ 10,868	$	-	$	-	$	-	$	-	$	125,217	$	123,217	$	10,868	$
$ 20,365	$	-	$	-	$	-	$	-	$	180,810	$	122,981	$	20,365	$
$ 21,899	$	-	$	-	$	-	$	-	$	179,152	$	65,755	$	21,899	$
$ 25,631	$	-	$	-	$	-	$	-	$	138,054	$	23,343	$	25,631	$
$ 23,821	$	-	$	-	$	-	$	-	$	85,901	$	23,794	$	23,821	$

FIG. 31C

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| | | |

FIG 32B

MODEL OUTPUT SUM	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals
Year	# Collections Assistants (All H.P.)	# Collections Assistants (All H.P.)	# Collections Assistants (All H.P.)	# Collections Assistants (All H.P.)	Total Collections FTE Cost	Total Collections FTE Cost	Total Collections FTE Cost
1999	0	0	0	0	$ 37,571	$ 37,571	$ 37,571
1999	0	0	0	0	$ 34,269	$ 34,269	$ 34,269
1999	0	0	0	0	$ 35,066	$ 35,066	$ 35,066
1999	0	0	0	0	$ 30,284	$ 30,284	$ 30,284
1999	0	0	0	0	$ 33,472	$ 33,472	$ 33,472
1999	0	0	0	0	$ 31,650	$ 31,650	$ 31,650
1999	0	0	0	0	$ 28,690	$ 28,690	$ 28,690
1999	0	0	0	0	$ 28,349	$ 28,349	$ 28,349
1999	0	0	0	0	$ 26,299	$ 26,299	$ 26,299
1999	0	0	0	0	$ 27,552	$ 27,552	$ 27,552
1999	0	0	0	0	$ 24,705	$ 24,705	$ 24,705
1999	0	0	0	0	$ 26,186	$ 26,186	$ 26,186
1999	0	0	0	0	$ 364,092	$ 364,092	$ 364,092
		0	0	0		$ -	$ -
		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
		0	0	0		$ -	$ -
		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
					Less Exec. Risk	$ -	$ -
2000	0	0	0	0	$ 26,755	$ 26,755	$ 26,755
2000	1	1	1	1	$ 25,434	$ 25,434	$ 25,434
2000	2	2	2	2	$ 26,192	$ 26,192	$ 26,192
2000	2	2	2	2	$ 25,002	$ 25,002	$ 25,002
2000	3	3	3	3	$ 27,436	$ 27,436	$ 27,436
2000	3	3	3	3	$ 34,848	$ 34,848	$ 34,848
2000	4	4	4	4	$ 34,260	$ 34,260	$ 34,260
2000	4	4	4	4	$ 34,851	$ 34,851	$ 34,851
2000	4	4	4	4	$ 53,988	$ 48,148	$ 48,148
2000	4	4	4	4	$ 67,412	$ 58,235	$ 58,235
2000	4	4	4	4	$ 61,284	$ 52,941	$ 52,941
2000	4	4	4	4	$ 70,477	$ 60,882	$ 60,882
2000	3	3	3	3	$ 487,959	$ 455,005	$ 455,005
		0	0	0		$ -	$ -
		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
		0	0	0		$ (32,955)	$ (32,955)
		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
					Less Exec. Risk	$ -	$ (32,955)
2001	4	3	3	3	$ 81,904	$ 48,849	$ 48,849
2001	8	0	0	0	$ 125,217	$ 10,868	$ 10,868
2001	10	1	1	0	$ 180,810	$ 20,365	$ 20,365
2001	11	1	1	0	$ 179,152	$ 21,899	$ 21,899
2001	8	1	1	0	$ 138,054	$ 25,631	$ 25,631
2001	5	1	1	0	$ 85,901	$ 23,821	$ 23,821

FIG. 32A

FIG 32C

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FIG 32A

Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5
Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals
Total Collections FTE Cost	Collections GECIS FTE Cost	Collections GECIS FTE Cost	Collections GECIS FTE Cost	Collections GECIS FTE Cost	Collections H.P. FTE Cost	Collections H.P. FTE Cost	Collections H.P. FTE Cost
$ 37,571	$ -	$ -	$ -	$ -	$ 37,571	$ 37,571	$ 37,571
$ 34,269	$ -	$ -	$ -	$ -	$ 34,269	$ 34,269	$ 34,269
$ 35,066	$ -	$ -	$ -	$ -	$ 35,066	$ 35,066	$ 35,066
$ 30,284	$ -	$ -	$ -	$ -	$ 30,284	$ 30,284	$ 30,284
$ 33,472	$ -	$ -	$ -	$ -	$ 33,472	$ 33,472	$ 33,472
$ 31,650	$ -	$ -	$ -	$ -	$ 31,650	$ 31,650	$ 31,650
$ 28,690	$ -	$ -	$ -	$ -	$ 28,690	$ 28,690	$ 28,690
$ 28,349	$ -	$ -	$ -	$ -	$ 28,349	$ 28,349	$ 28,349
$ 26,299	$ -	$ -	$ -	$ -	$ 26,299	$ 26,299	$ 26,299
$ 27,552	$ -	$ -	$ -	$ -	$ 27,552	$ 27,552	$ 27,552
$ 24,705	$ -	$ -	$ -	$ -	$ 24,705	$ 24,705	$ 24,705
$ 26,186	$ -	$ -	$ -	$ -	$ 26,186	$ 26,186	$ 26,186
$ 364,092	$ -	$ -	$ -	$ -	$ 364,092	$ 364,092	$ 364,092
$ -		$ -	$ -	$ -		$ -	$ -
#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
$ -		$ -	$ -	$ -		$ -	$ -
#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
$ -							
$ 26,755	$ -	$ -	$ -	$ -	$ 26,755	$ 26,755	$ 26,755
$ 25,434	$ -	$ -	$ -	$ -	$ 25,434	$ 25,434	$ 25,434
$ 26,192	$ -	$ -	$ -	$ -	$ 26,192	$ 26,192	$ 26,192
$ 25,002	$ -	$ -	$ -	$ -	$ 25,002	$ 25,002	$ 25,002
$ 27,436	$ -	$ -	$ -	$ -	$ 27,436	$ 27,436	$ 27,436
$ 34,848	$ -	$ -	$ -	$ -	$ 34,848	$ 34,848	$ 34,848
$ 34,280	$ -	$ -	$ -	$ -	$ 34,280	$ 34,280	$ 34,280
$ 34,851	$ -	$ -	$ -	$ -	$ 34,851	$ 34,851	$ 34,851
$ 48,148	$ -	$ 8,505	$ 8,505	$ 8,505	$ 53,988	$ 39,643	$ 39,643
$ 58,235	$ -	$ 13,365	$ 13,365	$ 13,365	$ 67,412	$ 44,870	$ 44,870
$ 52,941	$ -	$ 12,150	$ 12,150	$ 12,150	$ 61,284	$ 40,791	$ 40,791
$ 60,682	$ -	$ 13,973	$ 13,973	$ 13,973	$ 70,477	$ 46,910	$ 46,910
$ 455,005	$ -	$ 47,993	$ 47,993	$ 47,993	$ 487,959	$ 407,012	$ 407,012
$ -		$ -	$ -	$ -		$ -	$ -
#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
$ (32,955)		$ 47,993	$ 47,993	$ 47,993		$ (80,947)	(80,947)
#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
$ (32,955)							
$ 51,276	$ -	$ 7,088	$ 7,088	$ 8,303	$ 81,904	$ 41,762	$ 41,762
$ 12,675	$ -	$ -	$ -	$ -	$ 125,217	$ 10,868	$ 10,868
$ 9,010	$ -	$ -	$ -	$ -	$ 180,810	$ 20,365	$ 20,365
$ 12,883	$ -	$ -	$ -	$ -	$ 179,152	$ 21,899	$ 21,899
$ 13,812	$ -	$ -	$ -	$ -	$ 138,054	$ 25,631	$ 25,631
$ 13,495	$ -	$ -	$ -	$ -	$ 85,901	$ 23,821	$ 23,821

FIG 32D

FIG. 32C

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FIG 33B ----

MODEL OUTPUT SUM	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1
	Monthly and Annual Totals					Monthly and Daily Averages	Monthly and Daily Averages
Year	Collections H.P. FTE Cost	Average FTE Cost per Past Due Customer	Average FTE Cost per Past Due Customer	Average FTE Cost per Past Due Customer	Average FTE Cost per Past Due Customer	Collections FTE Hiring Trigger	Collections FTE Hiring Trigger
1999	$ 37,571	$ 0.17	$ 0.17	$ 0.17	$ 0.17	3	3
1999	$ 34,269	$ 0.16	$ 0.16	$ 0.16	$ 0.16	3	3
1999	$ 33,066	$ 0.18	$ 0.18	$ 0.18	$ 0.18	3	3
1999	$ 30,284	$ 0.17	$ 0.17	$ 0.17	$ 0.17	2	2
1999	$ 33,472	$ 0.19	$ 0.19	$ 0.19	$ 0.19	3	3
1999	$ 31,650	$ 0.21	$ 0.21	$ 0.21	$ 0.21	1	1
1999	$ 28,690	$ 0.21	$ 0.21	$ 0.21	$ 0.21	0	0
1999	$ 28,349	$ 0.24	$ 0.24	$ 0.24	$ 0.24	2	2
1999	$ 26,299	$ 0.24	$ 0.24	$ 0.24	$ 0.24	3	3
1999	$ 27,552	$ 0.29	$ 0.29	$ 0.29	$ 0.29	3	3
1999	$ 24,705	$ 0.28	$ 0.28	$ 0.28	$ 0.28	2	2
1999	$ 26,186	$ 0.23	$ 0.23	$ 0.23	$ 0.23	3	3
1999	$ 364,092	$ 0.20	$ 0.20	$ 0.20	$ 0.20	2	2
	$ -	$ -	$ -	$ -	$ -		0
	#3 Less # 2		#1 Less Baseline	#2 Less # 1	#3 Less # 2		#1 Less Baseline
	$ -		$ -	$ -	$ -		
	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
2000	$ 26,755	$ 0.17	$ 0.17	$ 0.17	$ 0.17	1	1
2000	$ 25,434	$ 0.14	$ 0.14	$ 0.14	$ 0.14	1	1
2000	$ 26,192	$ 0.11	$ 0.11	$ 0.11	$ 0.11	3	3
2000	$ 25,002	$ 0.09	$ 0.09	$ 0.09	$ 0.09	2	2
2000	$ 27,436	$ 0.08	$ 0.08	$ 0.08	$ 0.08	3	3
2000	$ 34,848	$ 0.08	$ 0.08	$ 0.08	$ 0.08	3	3
2000	$ 34,260	$ 0.07	$ 0.07	$ 0.07	$ 0.07	2	2
2000	$ 34,851	$ 0.06	$ 0.06	$ 0.06	$ 0.06	3	3
2000	$ 39,643	$ 0.09	$ 0.09	$ 0.07	$ 0.07	2	2
2000	$ 44,870	$ 0.11	$ 0.11	$ 0.10	$ 0.10	3	3
2000	$ 40,791	$ 0.09	$ 0.10	$ 0.17	$ 0.17	3	3
2000	$ 46,910	$ 0.09	$ 0.12	#DIV/01	#DIV/01	2	2
2000	$ 407,012	$ 0.09	$ 0.10	$ 0.10	$ 0.10	2	2
	$ -		$ 0.01	$ 0.01			0
	#3 Less # 2		#1 Less Baseline	#2 Less # 1	#3 Less # 2		#1 Less Baseline
	$ (80,947)		$ 0.01	$ 0.01	$ 0.01		
	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
2001	$ 48,849	$ 0.10	$ 0.13	#DIV/01	#DIV/01	3	3
2001	$ 10,868	$ 0.15	$ 0.30	$ 0.58	0.58	3	2
2001	$ 20,365	$ 0.30	#DIV/01	$ 0.26	0.26	2	3
2001	$ 21,899	4.57	#DIV/01	$ 0.23	0.33	2	3
2001	$ 25,631		$ 3.11	$ 0.27	0.27	3	2
2001	$ 23,821	#DIV/01	$ 0.31	$ 0.26	0.26	2	3

FIG. 33A

FIG 33C ---

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FIG 33A

Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Collections FTE Hiring Trigger	Collections FTE Hiring Trigger	# Customers Becoming Past Due	# Customers Becoming Past Due	# Customers Becoming Past Due	# Customers Becoming Past Due	Total Customers Past Due	Total Customers Past Due
3	3	321	321	321	321	10430	10430
3	3	336	336	336	336	9715	9715
3	3	377	377	377	377	8903	8903
2	2	384	384	384	384	8335	8335
3	3	378	378	378	378	8034	8034
1	1	384	384	384	384	6970	6970
0	0	379	379	379	379	6352	6352
2	2	404	404	404	404	5522	5522
3	3	421	421	421	421	5063	5063
3	3	472	472	472	472	4433	4433
2	2	534	534	534	534	4095	4095
3	3	690	690	690	690	5151	5151
2	2	423	423	423	423	6917	6917
0	0		0	0	0		0
#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline
0	0			0	0		
#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
1	1	466	466	466	466	7237	7237
1	1	464	464	464	464	8356	8356
3	3	519	519	519	519	10598	10598
2	2	528	528	528	528	13489	13489
3	3	521	521	521	521	16496	16496
3	3	528	528	528	528	19516	19516
2	2	522	522	522	522	22205	22205
3	3	556	556	556	556	25231	25231
2	2	579	579	579	579	28084	27680
3	3	649	649	649	649	29332	27147
2	2	752	752	752	752	31249	27035
2	2	947	947	947	947	34447	27887
2	2	586	586	586	586	20520	19406
0	0		0	0	0		-1114
#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline
0	0			0	0		
#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
3	3	769	769	769	769	38173	28873
2	2	847	847	847	847	37608	19082
3	3	937	937	937	937	27747	0
3	3	951	951	951	951	1805	0
2	2	939	939	939	939	0	346
3	3	949	949	949	949	0	3570

FIG 33D

FIG. 33C

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FIG 33B

| | | |

FIG 34B

MODEL OUTPUT SUM	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4
	Monthly and Annual Totals					Monthly and Daily Averages	Monthly and Daily Averages
Year	Collections H.P. FTE Cost	Average FTE Cost per Past Due Customer	Average FTE Cost per Past Due Customer	Average FTE Cost per Past Due Customer	Average FTE Cost per Past Due Customer	Collections FTE Hiring Trigger	Collections FTE Hiring Trigger
1999	$ 37,571	$ 0.17	$ 0.17	$ 0.17	$ 0.17	3	3
1999	$ 34,269	$ 0.16	$ 0.16	$ 0.16	$ 0.16	3	3
1999	$ 35,066	$ 0.18	$ 0.18	$ 0.18	$ 0.18	3	3
1999	$ 30,284	$ 0.17	$ 0.17	$ 0.17	$ 0.17	2	2
1999	$ 33,472	$ 0.19	$ 0.19	$ 0.19	$ 0.19	3	3
1999	$ 31,650	$ 0.21	$ 0.21	$ 0.21	$ 0.21	1	1
1999	$ 28,690	$ 0.21	$ 0.21	$ 0.21	$ 0.21	0	0
1999	$ 28,349	$ 0.24	$ 0.24	$ 0.24	$ 0.24	2	2
1999	$ 26,299	$ 0.24	$ 0.24	$ 0.24	$ 0.24	3	3
1999	$ 27,552	$ 0.29	$ 0.29	$ 0.29	$ 0.29	3	3
1999	$ 24,705	$ 0.28	$ 0.28	$ 0.28	$ 0.28	2	2
1999	$ 26,186	$ 0.23	$ 0.23	$ 0.23	$ 0.23	3	3
1999	$ 364,092	$ 0.20	$ 0.20	$ 0.20	$ 0.20	2	2
	$ -		$ -	$ -	$ -		0
	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
	$ -		$ -	$ -	$ -		0
	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
2000	$ 26,755	$ 0.17	$ 0.17	$ 0.17	$ 0.17	1	1
2000	$ 25,434	$ 0.14	$ 0.14	$ 0.14	$ 0.14	1	1
2000	$ 26,192	$ 0.11	$ 0.11	$ 0.11	$ 0.11	3	3
2000	$ 25,002	$ 0.09	$ 0.09	$ 0.09	$ 0.09	2	2
2000	$ 27,436	$ 0.08	$ 0.08	$ 0.08	$ 0.08	3	3
2000	$ 34,848	$ 0.08	$ 0.08	$ 0.08	$ 0.08	3	3
2000	$ 34,260	$ 0.07	$ 0.07	$ 0.07	$ 0.07	2	2
2000	$ 34,851	$ 0.06	$ 0.06	$ 0.06	$ 0.06	3	3
2000	$ 39,643	$ 0.09	$ 0.07	$ 0.07	$ 0.09	2	2
2000	$ 44,870	$ 0.11	$ 0.10	$ 0.10	#DIV/01	3	3
2000	$ 40,791	$ 0.09	$ 0.17	$ 0.17	#DIV/01	3	2
2000	$ 46,910	$ 0.09	#DIV/01	#DIV/01	#DIV/01	2	2
2000	$ 407,012	$ 0.09	$ 0.10	$ 0.10	$ 0.13	2	2
	$ -		$ -	$ -	$ 0.03		0
	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
	$ (80,947)		$ 0.01	$ 0.01	$ 0.04		0
	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
2001	$ 42,974	$ 0.10	#DIV/01	#DIV/01	#DIV/01	3	3
2001	$ 12,675	$ 0.15	$ 0.58	$ 0.58	$ 2.18	3	2
2001	$ 9,010	$ 0.30	$ 0.26	$ 0.26	$ 0.13	2	3
2001	$ 12,883	$ 4.57	$ 0.23	$ 0.23	$ 0.13	2	3
2001	$ 13,812	#DIV/01	$ 0.27	$ 0.27	$ 0.15	3	2
2001	$ 13,495	#DIV/01	$ 0.26	$ 0.26	$ 0.14	2	3

FIG. 34A

FIG 34C

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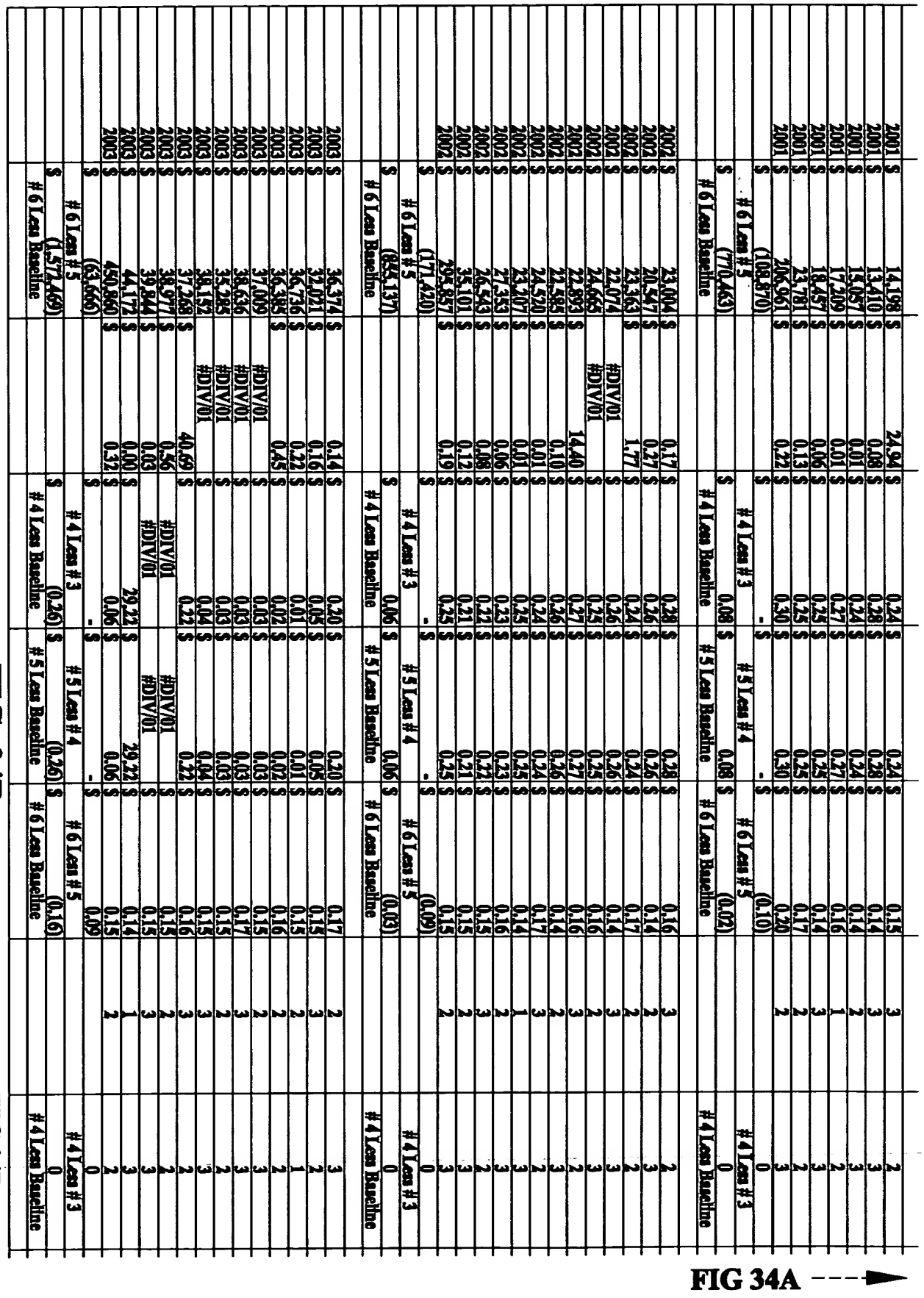

FIG. 34B

FIG 34A

FIG 34D

FIG 34A

Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Collections FTE Hiring Trigger	Collections FTE Hiring Trigger	# Customers Becoming Past Due	# Customers Becoming Past Due	# Customers Becoming Past Due	# Customers Becoming Past Due	Total Customers Past Due	Total Customers Past Due
3	3	321	321	321	321	10430	10430
3	3	336	336	336	336	9715	9715
3	3	377	377	377	377	8903	8903
2	2	384	384	384	384	8335	8335
3	3	378	378	378	378	8034	8034
1	1	384	384	384	384	6970	6970
0	0	379	379	379	379	6352	6352
2	2	404	404	404	404	5522	5522
3	3	421	421	421	421	5063	5063
3	3	472	472	472	472	4433	4433
2	2	534	534	534	534	4095	4095
3	3	690	690	690	690	5151	5151
2	2	423	423	423	423	6917	6917
0	0		0	0	0		0
#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
0	0		0	0	0		0
#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
1	1	466	466	466	466	7237	7237
1	1	464	464	464	464	8356	8356
3	3	519	519	519	519	10598	10598
2	2	528	528	528	528	13489	13489
3	3	521	521	521	521	16496	16496
3	3	528	528	528	528	19516	19516
2	2	522	522	522	522	22205	22205
3	3	556	556	556	556	25231	25231
2	2	579	579	579	579	28084	26689
3	3	649	649	649	649	29332	21049
2	3	752	752	752	752	31249	10853
2	3	947	947	947	947	34447	0
2	2	586	586	586	586	20520	15143
0	0		0	0	0		0
#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3
0	0		0	0	0		-5377
#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline
3	3	769	769	769	769	38173	0
2	2	847	847	847	847	37608	863
3	3	937	937	937	937	27747	3557
3	2	951	892	892	892	1805	4389
2	3	939	939	939	939	0	4403
3	3	949	949	949	949	0	4197

FIG 34D

FIG. 34C

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FIG 35B

MODEL OUTPUT SUM	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Total Customers Past Due	Total Customers Past Due	$ Past Due	$ Past Due	$ Past Due	$ Past Due	% Monthly Volume Past Due
1999	10430	10430	$ 87,017,575	$ 87,017,575	$ 87,017,575	$ 87,017,575	45.96%
1999	9715	9715	$ 81,049,899	$ 81,049,899	$ 81,049,899	$ 81,049,899	41.34%
1999	8903	8903	$ 74,275,937	$ 74,275,937	$ 74,275,937	$ 74,275,937	33.97%
1999	8335	8335	$ 69,535,566	$ 69,535,566	$ 69,535,566	$ 69,535,566	31.08%
1999	8034	8034	$ 67,027,934	$ 67,027,934	$ 67,027,934	$ 67,027,934	30.66%
1999	6970	6970	$ 58,148,703	$ 58,148,703	$ 58,148,703	$ 58,148,703	25.70%
1999	6352	6352	$ 52,997,452	$ 52,997,452	$ 52,997,452	$ 52,997,452	24.13%
1999	5522	5522	$ 46,069,930	$ 46,069,930	$ 46,069,930	$ 46,069,930	19.70%
1999	5063	5063	$ 42,240,731	$ 42,240,731	$ 42,240,731	$ 42,240,731	17.24%
1999	4433	4433	$ 36,982,956	$ 36,982,956	$ 36,982,956	$ 36,982,956	13.55%
1999	4095	4095	$ 34,161,926	$ 34,161,926	$ 34,161,926	$ 34,161,926	10.90%
1999	5151	5151	$ 42,973,026	$ 42,973,026	$ 42,973,026	$ 42,973,026	11.10%
1999	6917	6917	$ 57,706,803	$ 57,706,803	$ 57,706,803	$ 57,706,803	25.44%
	0	0		$ -	$ -	$ -	
	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
	0	0			$ -	$ -	
	# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline	
2000	7237	7237	$ 60,374,492	$ 60,374,492	$ 60,374,492	$ 60,374,492	22.74%
2000	8356	8356	$ 69,715,014	$ 69,715,014	$ 69,715,014	$ 69,715,014	25.41%
2000	10598	10598	$ 88,420,591	$ 88,420,591	$ 88,420,591	$ 88,420,591	28.77%
2000	13489	13489	$ 112,537,229	$ 112,537,229	$ 112,537,229	$ 112,537,229	36.16%
2000	16496	16496	$ 137,622,345	$ 137,622,345	$ 137,622,345	$ 137,622,345	45.15%
2000	19516	19516	$ 162,817,871	$ 162,817,871	$ 162,817,871	$ 162,817,871	51.58%
2000	22205	22205	$ 185,259,985	$ 185,259,985	$ 185,259,985	$ 185,259,985	60.68%
2000	25231	25231	$ 210,499,563	$ 210,499,563	$ 210,499,563	$ 210,499,563	64.47%
2000	26689	26689	$ 234,305,063	$ 230,931,284	$ 222,666,146	$ 222,666,146	68.96%
2000	21049	21049	$ 244,718,128	$ 226,490,868	$ 175,615,892	$ 175,615,892	64.49%
2000	10853	10853	$ 260,713,844	$ 225,552,335	$ 90,546,448	$ 90,546,448	60.47%
2000	0	0	$ 287,389,933	$ 232,658,345	$ -	$ -	55.33%
2000	15143	15143	$ 171,197,838	$ 161,906,660	$ 126,339,631	$ 126,339,631	48.68%
	-4263	0		$ (9,291,178)	$ (35,567,029)	$ -	
	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
	-5377	-5377			$ (44,858,207)	$ (44,858,207)	
	# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline	
2001	0	0	$ 318,478,815	$ 240,885,978	$ -	$ -	76.60%
2001	863	863	$ 313,761,627	$ 159,201,585	$ 7,202,334	$ 7,202,334	63.53%
2001	3557	3557	$ 231,493,103	$ -	$ 29,675,884	$ 29,675,884	44.06%
2001	4389	4389	$ 15,055,422	$ -	$ 36,615,328	$ 36,615,328	3.75%
2001	4403	4403	$ -	$ 2,886,209	$ 36,738,968	$ 36,738,968	0.00%
2001	4197	4197	$ -	$ 29,787,116	$ 35,019,147	$ 35,019,147	0.00%

FIG. 35A

FIG 35C

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2001	4606	4606	$ 532,997	$ 38,253,473	$ 38,431,681	$ 38,431,681	0.09%
2001	4225	4225	$ 33,166,025	$ 35,241,896	$ 35,247,454	$ 35,247,454	5.11%
2001	4765	4765	$ 96,428274	$ 39,753,507	$ 39,753,654	$ 39,753,654	15.47%
2001	5163	5163	$ 164,071,817	$ 43,078,626	$ 43,078,630	$ 43,078,630	23.90%
2001	5509	5509	$ 238,247,286	$ 45,964,243	$ 45,964,243	$ 45,964,243	30.97%
2001	7132	7132	$ 298,776,657	$ 59,502,919	$ 59,502,919	$ 59,502,919	33.25%
2001	4068	4068	$ 142,334,335	$ 57,879,629	$ 33,935,687	$ 33,935,687	24.73%
	-2870	0		$ (84,454,706)	$ (23,943,942)	$ -	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	-12993	-12993			$ (108,398,648)	$ (108,398,648)	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
2002	6601	6601	$ 326,447,478	$ 55,073,110	$ 55,073,110	$ 55,073,110	50.52%
2002	6094	6094	$ 265,375,201	$ 50,839,248	$ 50,839,248	$ 50,839,248	33.44%
2002	7212	7212	$ 43,433,271	$ 60,170,229	$ 60,170,229	$ 60,170,229	6.26%
2002	6628	6628	$ -	$ 55,293,256	$ 55,293,256	$ 55,293,256	0.00%
2002	7089	7089	$ -	$ 59,141,021	$ 59,141,021	$ 59,141,021	0.00%
2002	6745	6745	$ 1,319,098	$ 56,276,233	$ 56,276,233	$ 56,276,233	0.14%
2002	6710	6710	$ 45,332,155	$ 55,983,516	$ 55,983,516	$ 55,983,516	4.77%
2002	7579	7579	$ 139,296,268	$ 63,233,750	$ 63,233,750	$ 63,233,750	14.58%
2002	7019	7019	$ 240,537,976	$ 58,556,123	$ 58,556,123	$ 58,556,123	24.94%
2002	8032	8032	$ 340,774,610	$ 67,013,620	$ 67,013,620	$ 67,013,620	32.67%
2002	8411	8411	$ 433,991,604	$ 70,175,572	$ 70,175,572	$ 70,175,572	38.09%
2002	9782	9782	$ 515,382,277	$ 81,610,096	$ 81,610,096	$ 81,610,096	39.32%
2002	7325	7325	$ 195,990,828	$ 61,113,815	$ 61,113,815	$ 61,113,815	20.39%
	0	0		$ (134,877,014)	$ 0	$ -	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	-16166	-16166			$ (134,877,014)	$ (134,877,014)	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
2003	10034	10034	$ 571,211,941	$ 117,989,334	$ 83,710,462	$ 83,710,462	61.68%
2003	16650	16650	$ 570,383,669	$ 231,582,308	$ 138,909,805	$ 138,909,805	43.93%
2003	33576	33576	$ 498,712,488	$ 375,355,450	$ 280,125,350	$ 280,125,350	36.67%
2003	51392	51392	$ 234,410,226	$ 518,343,375	$ 428,764,168	$ 428,764,168	18.23%
2003	66628	66628	$ -	$ 638,365,773	$ 555,878,454	$ 555,878,454	0.00%
2003	76546	76546	$ -	$ 727,932,373	$ 638,627,259	$ 638,627,259	0.00%
2003	77692	77692	$ -	$ 773,293,027	$ 648,180,909	$ 648,180,909	0.00%
2003	63365	63365	$ -	$ 760,457,249	$ 528,655,421	$ 528,655,421	0.00%
2003	12850	12850	$ 860,663	$ 663,837,875	$ 107,210,530	$ 107,210,530	0.06%
2003	0	0	$ 36,141,642	$ 330,487,435	$ -	$ -	2.01%
2003	0	0	$ 179,511,533	$ -	$ -	$ -	10.07%
2003	78	78	$ 377,935,297	$ -	$ 653,136	$ 653,136	19.21%
2003	34068	34068	$ 205,763,955	$ 428,135,350	$ 284,226,291	$ 284,226,291	15.99%
	-17249	0		$ 222,371,395	$ (143,909,059)	$ -	
	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	9405	9405			$ 78,462,336	$ 78,462,336	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	

FIG 35A

FIG. 35B

FIG 35D

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FIG 35A

Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages
% Monthly Volume Past Due	% Monthly Volume Past Due	% Monthly Volume Past Due	Customers "Cleared"	Customers "Cleared"	Customers "Cleared"	Customers "Cleared"	% Volume Written-Off
45.96%	45.96%	45.96%	375	375	375	375	0.30%
41.34%	41.34%	41.34%	381	381	381	381	0.27%
33.97%	33.97%	33.97%	412	412	412	412	0.22%
31.08%	31.08%	31.08%	396	396	396	396	0.20%
30.66%	30.66%	30.66%	415	415	415	415	0.20%
25.70%	25.70%	25.70%	421	421	421	421	0.17%
24.13%	24.13%	24.13%	415	415	415	415	0.16%
19.70%	19.70%	19.70%	432	432	432	432	0.13%
17.24%	17.24%	17.24%	447	447	447	447	0.11%
13.55%	13.55%	13.55%	500	500	500	500	0.09%
10.90%	10.90%	10.90%	529	529	529	529	0.07%
11.10%	11.10%	11.10%	587	587	587	587	0.07%
25.44%	25.44%	25.44%	442	442	442	442	0.16%
0.00%	0.00%	0.00%		0	0	0	
#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	0.00%	0.00%			0	0	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
22.74%	22.74%	22.74%	421	421	421	421	0.15%
25.41%	25.41%	25.41%	387	387	387	387	0.16%
28.77%	28.77%	28.77%	396	396	396	396	0.19%
36.16%	36.16%	36.16%	390	390	390	390	0.23%
45.15%	45.15%	45.15%	378	378	378	378	0.29%
51.58%	51.58%	51.58%	401	401	401	401	0.33%
60.68%	60.68%	60.68%	391	391	391	391	0.39%
64.47%	64.47%	64.47%	403	403	403	403	0.42%
66.10%	66.00%	66.00%	498	553	690	690	0.45%
59.95%	47.43%	47.43%	579	671	978	978	0.42%
52.53%	23.10%	23.10%	637	738	1694	1694	0.39%
44.96%	0.00%	0.00%	751	856	28968	28968	0.36%
46.71%	39.29%	39.29%	469	499	2958	2958	0.32%
-1.98%	-7.42%	0.00%		29	2459	0	
#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2	
	-9.39%	-9.39%			2489	2489	
	#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline	
58.43%	0.00%	0.00%	688	861	46400	46400	0.50%
34.34%	1.23%	1.23%	1015	2100	1430	1430	0.41%
0.06%	5.32%	5.32%	1818	52465	880	880	0.29%
0.00%	6.60%	6.60%	73666	23651	893	893	0.02%
0.43%	6.78%	6.78%	48969	2279	965	965	0.00%
5.10%	6.19%	6.19%	19588	836	932	932	0.00%

FIG 35D

FIG. 35C

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FIG 36B ---

MODEL OUTPUT SUM	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Total Customers Past Due	Total Customers Past Due	$ Past Due	$ Past Due	$ Past Due	$ Past Due	% Monthly Volume Past Due
1999	10430	10430	$ 87,017,575	$ 87,017,575	$ 87,017,575	$ 87,017,575	45.96%
1999	9715	9715	$ 81,049,899	$ 81,049,899	$ 81,049,899	$ 81,049,899	41.34%
1999	8903	8903	$ 74,275,937	$ 74,275,937	$ 74,275,937	$ 74,275,937	33.97%
1999	8335	8335	$ 69,535,566	$ 69,535,566	$ 69,535,566	$ 69,535,566	31.08%
1999	8034	8034	$ 67,027,934	$ 67,027,934	$ 67,027,934	$ 67,027,934	30.66%
1999	6970	6970	$ 58,148,703	$ 58,148,703	$ 58,148,703	$ 58,148,703	25.70%
1999	6352	6352	$ 52,997,452	$ 52,997,452	$ 52,997,452	$ 52,997,452	24.13%
1999	5522	5522	$ 46,069,930	$ 46,069,930	$ 46,069,930	$ 46,069,930	19.70%
1999	5063	5063	$ 42,240,731	$ 42,240,731	$ 42,240,731	$ 42,240,731	17.24%
1999	4433	4433	$ 36,982,956	$ 36,982,956	$ 36,982,956	$ 36,982,956	13.55%
1999	4095	4095	$ 34,161,926	$ 34,161,926	$ 34,161,926	$ 34,161,926	10.90%
1999	5151	5151	$ 42,973,026	$ 42,973,026	$ 42,973,026	$ 42,973,026	11.10%
1999	6917	6917	$ 57,706,803	$ 57,706,803	$ 57,706,803	$ 57,706,803	25.44%
	0	0		$ -	$ -	$ -	
	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
	0	0		$ -	$ -	$ -	
	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
2000	7237	7237	$ 60,374,492	$ 60,374,492	$ 60,374,492	$ 60,374,492	22.74%
2000	8356	8356	$ 69,715,014	$ 69,715,014	$ 69,715,014	$ 69,715,014	25.41%
2000	10598	10598	$ 88,420,591	$ 88,420,591	$ 88,420,591	$ 88,420,591	28.77%
2000	13489	13489	$ 112,537,229	$ 112,537,229	$ 112,537,229	$ 112,537,229	36.16%
2000	16496	16496	$ 137,622,345	$ 137,622,345	$ 137,622,345	$ 137,622,345	45.15%
2000	19516	19516	$ 162,817,871	$ 162,817,871	$ 162,817,871	$ 162,817,871	51.58%
2000	22205	22205	$ 185,259,985	$ 185,259,985	$ 185,259,985	$ 185,259,985	60.68%
2000	25231	25231	$ 210,499,563	$ 210,499,563	$ 210,499,563	$ 210,499,563	64.47%
2000	26689	21433	$ 234,305,063	$ 222,666,146	$ 222,666,146	$ 178,813,693	68.96%
2000	21049	0	$ 244,718,128	$ 175,615,892	$ 175,615,892	$ -	64.49%
2000	10853	0	$ 260,713,844	$ 90,546,448	$ 90,546,448	$ -	60.47%
2000	0	0	$ 287,389,933	$ -	$ -	$ -	55.33%
2000	15143	12047	$ 171,197,838	$ 126,339,631	$ 126,339,631	$ 100,505,065	48.68%
	0	-3097		$ -	$ -	$ (25,834,566)	
	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
	-5377	-8473		$ (44,858,207)	$ (44,858,207)	$ (70,692,773)	
	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
2001	0	0	$ 318,478,815	$ -	$ -	$ -	76.60%
2001	863	268	$ 313,761,627	$ 7,202,334	$ 7,202,334	$ 2,235,452	63.53%
2001	3557	3276	$ 231,493,103	$ 29,675,884	$ 29,675,884	$ 27,329,847	44.06%
2001	4389	4437	$ 15,055,422	$ 36,615,328	$ 36,615,328	$ 37,017,069	3.75%
2001	4403	4266	$ -	$ 36,738,968	$ 36,738,968	$ 35,592,430	0.00%
2001	4197	4574	$ -	$ 35,019,147	$ 35,019,147	$ 38,159,166	0.00%

FIG. 36A

FIG 36C --->

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FIG 36A

Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages
% Monthly Volume Past Due	% Monthly Volume Past Due	% Monthly Volume Past Due	Customers "Cleared"	Customers "Cleared"	Customers "Cleared"	Customers "Cleared"	% Volume Written-Off
45.96%	45.96%	45.96%	375	375	375	375	0.30%
41.34%	41.34%	41.34%	381	381	381	381	0.27%
33.97%	33.97%	33.97%	412	412	412	412	0.22%
31.08%	31.08%	31.08%	396	396	396	396	0.20%
30.66%	30.66%	30.66%	415	415	415	415	0.20%
25.70%	25.70%	25.70%	421	421	421	421	0.17%
24.13%	24.13%	24.13%	415	415	415	415	0.16%
19.70%	19.70%	19.70%	432	432	432	432	0.13%
17.24%	17.24%	17.24%	447	447	447	447	0.11%
13.55%	13.55%	13.55%	500	500	500	500	0.09%
10.90%	10.90%	10.90%	529	529	529	529	0.07%
11.10%	11.10%	11.10%	587	587	587	587	0.07%
25.44%	25.44%	25.44%	442	442	442	442	0.16%
0.00%	0.00%	0.00%		0	0	0	
#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
0.00%	0.00%	0.00%		0	0	0	
#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
22.74%	22.74%	22.74%	421	421	421	421	0.15%
25.41%	25.41%	25.41%	387	387	387	387	0.16%
28.77%	28.77%	28.77%	396	396	396	396	0.19%
36.16%	36.16%	36.16%	390	390	390	390	0.23%
45.15%	45.15%	45.15%	378	378	378	378	0.29%
51.58%	51.58%	51.58%	401	401	401	401	0.33%
60.68%	60.68%	60.68%	391	391	391	391	0.39%
64.47%	64.47%	64.47%	403	403	403	403	0.42%
66.00%	66.00%	55.32%	498	690	690	1605	0.45%
47.43%	47.43%	0.58%	579	978	978	108727	0.42%
23.10%	23.10%	0.00%	637	1694	1694	105824	0.39%
0.00%	0.00%	0.00%	751	28968	28968	79393	0.36%
39.29%	39.29%	32.57%	469	2958	2958	24893	0.32%
0.00%	0.00%	-6.72%		0	0	21935	
#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5	
-9.39%	-9.39%	-16.11%		2489	2489	24424	
#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline	
0.00%	0.00%	0.00%	688	46400	46400	132457	0.50%
1.23%	1.23%	0.36%	1015	1430	1430	4358	0.41%
5.32%	5.32%	4.71%	1818	880	880	797	0.29%
6.60%	6.60%	6.69%	73666	893	893	911	0.02%
6.78%	6.78%	6.54%	48969	965	965	950	0.00%
6.19%	6.19%	6.73%	19588	932	932	924	0.00%

FIG 36D

FIG. 36C

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Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 37B

MODEL OUTPUT SUM	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	% Volume Written-Off	% Volume Written-Off	% Volume Written-Off	# Client Services FTEs	# Client Services FTEs	# Client Services FTEs	# Client Services FTEs
1999	0.30%	0.30%	0.30%	4	4	4	4
1999	0.27%	0.27%	0.27%	4	4	4	4
1999	0.22%	0.22%	0.22%	4	4	4	4
1999	0.20%	0.20%	0.20%	4	4	4	4
1999	0.20%	0.20%	0.20%	4	4	4	4
1999	0.17%	0.17%	0.17%	4	4	4	4
1999	0.16%	0.16%	0.16%	4	4	4	4
1999	0.13%	0.13%	0.13%	4	4	4	4
1999	0.11%	0.11%	0.11%	4	4	4	4
1999	0.09%	0.09%	0.09%	4	4	4	4
1999	0.07%	0.07%	0.07%	4	4	4	4
1999	0.07%	0.07%	0.07%	4	4	4	4
1999	0.16%	0.16%	0.16%	4	4	4	4
	0.00%	0.00%	0.00%		0	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		0.00%	0.00%			0	0
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
2000	0.15%	0.15%	0.15%	4	4	4	4
2000	0.16%	0.16%	0.16%	4	4	4	4
2000	0.19%	0.19%	0.19%	4	4	4	4
2000	0.23%	0.23%	0.23%	4	4	4	4
2000	0.29%	0.29%	0.29%	5	5	5	5
2000	0.33%	0.33%	0.33%	5	5	5	5
2000	0.39%	0.39%	0.39%	5	5	5	5
2000	0.42%	0.42%	0.42%	5	5	5	5
2000	0.44%	0.43%	0.43%	5	5	5	5
2000	0.39%	0.31%	0.31%	7	5	5	5
2000	0.34%	0.15%	0.15%	8	6	6	6
2000	0.29%	0.00%	0.00%	9	6	6	6
2000	0.30%	0.25%	0.25%	5	5	5	5
	-0.01%	-0.05%	0.00%		-1	0	0
	#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2
		-0.06%	-0.06%			-1	-1
		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline
2001	0.38%	0.00%	0.00%	10	7	7	7
2001	0.22%	0.01%	0.01%	10	6	6	6
2001	0.00%	0.03%	0.03%	10	6	6	6
2001	0.00%	0.04%	0.04%	10	7	7	7
2001	0.00%	0.04%	0.04%	10	7	7	7
2001	0.03%	0.04%	0.04%	10	7	7	7

FIG. 37A

FIG 37C

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FIG 37A

Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3
Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals				
Client Services FTE Cost	Client Services FTE Cost	Client Services FTE Cost	Client Services FTE Cost	Average FTE Cost per Manual Funding	Average FTE Cost per Manual Funding	Average FTE Cost per Manual Funding	Average FTE Cost per Manual Funding
$ 10,058	$ 10,058	$ 10,058	$ 10,058	$ 2.19	$ 2.19	$ 2.19	$ 2.19
$ 9,601	$ 9,601	$ 9,601	$ 9,601	$ 2.02	$ 2.02	$ 2.02	$ 2.02
$ 10,607	$ 10,607	$ 10,607	$ 10,607	$ 1.99	$ 1.99	$ 1.99	$ 1.99
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.98	$ 1.98	$ 1.98	$ 1.98
$ 10,881	$ 10,881	$ 10,881	$ 10,881	$ 2.06	$ 2.06	$ 2.06	$ 2.06
$ 11,156	$ 11,156	$ 11,156	$ 11,156	$ 2.03	$ 2.03	$ 2.03	$ 2.03
$ 10,424	$ 10,424	$ 10,424	$ 10,424	$ 1.96	$ 1.96	$ 1.96	$ 1.96
$ 11,156	$ 11,156	$ 11,156	$ 11,156	$ 1.96	$ 1.96	$ 1.96	$ 1.96
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.80	$ 1.80	$ 1.80	$ 1.80
$ 10,881	$ 10,881	$ 10,881	$ 10,881	$ 1.63	$ 1.63	$ 1.63	$ 1.63
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.41	$ 1.41	$ 1.41	$ 1.41
$ 11,613	$ 11,613	$ 11,613	$ 11,613	$ 1.27	$ 1.27	$ 1.27	$ 1.27
$ 128,473	$ 128,473	$ 128,473	$ 128,473	$ 1.81	$ 1.81	$ 1.81	$ 1.81
	$ -	$ -	$ -		$ -	$ -	$ -
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
		$ -	$ -			$ -	$ -
		# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
Less Exec. Risk	$ -	$ -	$ -				
$ 10,881	$ 10,881	$ 10,881	$ 10,881	$ 1.55	$ 1.55	$ 1.55	$ 1.55
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.65	$ 1.65	$ 1.65	$ 1.65
$ 10,881	$ 10,881	$ 10,881	$ 10,881	$ 1.50	$ 1.50	$ 1.50	$ 1.50
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.45	$ 1.45	$ 1.45	$ 1.45
$ 13,076	$ 13,076	$ 13,076	$ 13,076	$ 1.81	$ 1.81	$ 1.81	$ 1.81
$ 13,602	$ 13,602	$ 13,602	$ 13,602	$ 1.81	$ 1.81	$ 1.81	$ 1.81
$ 13,030	$ 13,030	$ 13,030	$ 13,030	$ 1.79	$ 1.79	$ 1.79	$ 1.79
$ 13,087	$ 13,087	$ 13,087	$ 13,087	$ 1.68	$ 1.68	$ 1.68	$ 1.68
$ 13,785	$ 12,344	$ 12,344	$ 12,344	$ 1.70	$ 1.52	$ 1.52	$ 1.52
$ 18,094	$ 12,916	$ 12,916	$ 12,916	$ 1.98	$ 1.42	$ 1.42	$ 1.42
$ 18,837	$ 13,179	$ 13,179	$ 13,179	$ 1.82	$ 1.26	$ 1.26	$ 1.26
$ 24,815	$ 17,271	$ 17,271	$ 17,271	$ 1.99	$ 1.38	$ 1.38	$ 1.38
$ 171,484	$ 151,665	$ 151,665	$ 151,665	$ 1.75	$ 1.55	$ 1.55	$ 1.55
	$ (19,820)	$ -	$ -		$ (0.20)	$ -	$ -
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
		$ (19,820)	$ (19,820)			$ (0.20)	$ (0.20)
		# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
Less Exec. Risk	$ (19,820)	$ (19,820)	$ (19,820)				
$ 25,489	$ 16,551	$ 16,551	$ 16,551	$ 2.43	$ 1.58	$ 1.58	$ 1.58
$ 24,003	$ 14,402	$ 14,402	$ 14,402	$ 2.25	$ 1.35	$ 1.35	$ 1.35
$ 25,146	$ 16,471	$ 16,471	$ 16,471	$ 2.12	$ 1.39	$ 1.39	$ 1.39
$ 24,003	$ 16,002	$ 16,002	$ 16,002	$ 1.99	$ 1.33	$ 1.33	$ 1.33
$ 25,146	$ 17,602	$ 17,602	$ 17,602	$ 2.13	$ 1.49	$ 1.49	$ 1.49
$ 25,146	$ 17,602	$ 17,602	$ 17,602	$ 2.05	$ 1.44	$ 1.44	$ 1.44

FIG 37D

FIG. 37C

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NOV 08 2002 PATENT & TRADEMARK OFFICE 3C178

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Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 38B

MODEL OUTPUT SUM	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	% Volume Written-Off	% Volume Written-Off	% Volume Written-Off	# Client Services FTEs	# Client Services FTEs	# Client Services FTEs	# Client Services FTEs
1999	0.30%	0.30%	0.30%	4	4	4	4
1999	0.27%	0.27%	0.27%	4	4	4	4
1999	0.22%	0.22%	0.22%	4	4	4	4
1999	0.20%	0.20%	0.20%	4	4	4	4
1999	0.20%	0.20%	0.20%	4	4	4	4
1999	0.17%	0.17%	0.17%	4	4	4	4
1999	0.16%	0.16%	0.16%	4	4	4	4
1999	0.13%	0.13%	0.13%	4	4	4	4
1999	0.11%	0.11%	0.11%	4	4	4	4
1999	0.09%	0.09%	0.09%	4	4	4	4
1999	0.07%	0.07%	0.07%	4	4	4	4
1999	0.07%	0.07%	0.07%	4	4	4	4
1999	0.16%	0.16%	0.16%	4	4	4	4
	0.00%	0.00%	0.00%		0	0	0
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	0.00%	0.00%	0.00%		0	0	0
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2000	0.15%	0.15%	0.15%	4	4	4	4
2000	0.16%	0.16%	0.16%	4	4	4	4
2000	0.19%	0.19%	0.19%	4	4	4	4
2000	0.23%	0.23%	0.23%	4	4	4	4
2000	0.29%	0.29%	0.29%	5	5	5	5
2000	0.33%	0.33%	0.33%	5	5	5	5
2000	0.39%	0.39%	0.39%	5	5	5	5
2000	0.42%	0.42%	0.42%	5	5	5	5
2000	0.43%	0.43%	0.36%	5	5	4	4
2000	0.31%	0.31%	0.00%	7	5	3	2
2000	0.15%	0.15%	0.00%	8	6	3	3
2000	0.00%	0.00%	0.00%	9	6	3	3
2000	0.25%	0.25%	0.21%	5	5	4	4
	0.00%	0.00%	-0.04%		0	-1	0
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	-0.06%	-0.06%	-.010%		-1	-1	-1
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2001	0.00%	0.00%	0.00%	10	7	4	3
2001	0.01%	0.01%	0.00%	10	6	3	3
2001	0.03%	0.03%	0.03%	10	6	3	3
2001	0.04%	0.04%	0.04%	10	7	4	3
2001	0.04%	0.04%	0.04%	10	7	3	3
2001	0.04%	0.04%	0.04%	10	7	4	3

FIG. 38A

FIG 38C

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2001	0.05%	0.05%	0.04%	10	7	4	3
2001	0.04%	0.04%	0.04%	10	7	4	3
2001	0.04%	0.04%	0.04%	10	7	4	3
2001	0.04%	0.04%	0.04%	11	7	4	4
2001	0.04%	0.04%	0.04%	13	9	5	4
2001	0.04%	0.04%	0.04%	14	10	5	5
2001	0.04%	0.04%	0.03%	11	7	4	3
	0.00%	-0.04%	0.00%		-3	-3	-1
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	-0.13%	-0.13%	-0.13%		$ -3	$ -7	-7
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2002	0.06%	0.06%	0.06%	15	10	5	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.05%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	9	5	4
2002	0.04%	0.04%	0.04%	14	10	5	4
2002	0.04%	0.04%	0.04%	16	11	6	5
2002	0.04%	0.04%	0.04%	18	12	6	6
2002	0.04%	0.04%	0.04%	14	9	5	4
	0.00%	0.00%	0.00%		0	-4	0
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	-0.09%	-0.09%	-0.09%		-5	-9	-10
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
2003	0.06%	0.06%	0.06%	20	13	6	5
2003	0.07%	0.07%	0.04%	17	11	5	5
2003	0.13%	0.13%	0.04%	17	11	5	5
2003	0.20%	0.20%	0.04%	17	11	6	5
2003	0.26%	0.26%	0.04%	17	11	6	5
2003	0.29%	0.29%	0.04%	17	11	6	5
2003	0.31%	0.31%	0.04%	17	11	6	5
2003	0.24%	0.24%	0.04%	17	11	6	5
2003	0.06%	0.06%	0.04%	17	11	6	5
2003	0.00%	0.00%	0.04%	18	12	6	6
2003	0.00%	0.00%	0.04%	20	14	7	6
2003	0.00%	0.00%	0.04%	23	16	8	7
2003	0.13%	0.13%	0.04%	18	12	6	5
	0.00%	0.00%	-0.09%		-6	-6	-1
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	0.03%	0.03%	-0.06%		-6	-12	-13
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline

FIG 38A

FIG. 38B

FIG 38D

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FIG 38A

Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6
Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals				
Client Services FTE Cost	Client Services FTE Cost	Client Services FTE Cost	Client Services FTE Cost	Average FTE Cost per Manual Funding	Average FTE Cost per Manual Funding	Average FTE Cost per Manual Funding	Average FTE Cost per Manual Funding
$ 10,058	$ 10,058	$ 10,058	$ 10,058	$ 2.19	$ 2.19	$ 2.19	$ 2.19
$ 9,601	$ 9,601	$ 9,601	$ 9,601	$ 2.02	$ 2.02	$ 2.02	$ 2.02
$ 10,607	$ 10,607	$ 10,607	$ 10,607	$ 1.99	$ 1.99	$ 1.99	$ 1.99
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.98	$ 1.98	$ 1.98	$ 1.98
$ 10,881	$ 10,881	$ 10,881	$ 10,881	$ 2.06	$ 2.06	$ 2.06	$ 2.06
$ 11,156	$ 11,156	$ 11,156	$ 11,156	$ 2.03	$ 2.03	$ 2.03	$ 2.03
$ 10,424	$ 10,424	$ 10,424	$ 10,424	$ 1.96	$ 1.96	$ 1.96	$ 1.96
$ 11,156	$ 11,156	$ 11,156	$ 11,156	$ 1.96	$ 1.96	$ 1.96	$ 1.96
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.80	$ 1.80	$ 1.80	$ 1.80
$ 10,881	$ 10,881	$ 10,881	$ 10,881	$ 1.63	$ 1.63	$ 1.63	$ 1.63
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.41	$ 1.41	$ 1.41	$ 1.41
$ 11,613	$ 11,613	$ 11,613	$ 11,613	$ 1.27	$ 1.27	$ 1.27	$ 1.27
$ 128,473	$ 128,473	$ 128,473	$ 128,473	$ 1.81	$ 1.81	$ 1.81	$ 1.81
	$ -	$ -	$ -		$ -	$ -	$ -
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	$ -	$ -	$ -		$ -	$ -	$ -
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
Less Exec. Risk	$ -	$ -	$ -				
$ 10,881	$ 10,881	$ 10,881	$ 10,881	$ 1.55	$ 1.55	$ 1.55	$ 1.55
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.65	$ 1.65	$ 1.65	$ 1.65
$ 10,881	$ 10,881	$ 10,881	$ 10,881	$ 1.50	$ 1.50	$ 1.50	$ 1.50
$ 10,698	$ 10,698	$ 10,698	$ 10,698	$ 1.45	$ 1.45	$ 1.45	$ 1.45
$ 13,076	$ 13,076	$ 13,076	$ 13,076	$ 1.81	$ 1.81	$ 1.81	$ 1.81
$ 13,602	$ 13,602	$ 13,602	$ 13,602	$ 1.81	$ 1.81	$ 1.81	$ 1.81
$ 13,030	$ 13,030	$ 13,030	$ 13,030	$ 1.79	$ 1.79	$ 1.79	$ 1.79
$ 13,087	$ 13,087	$ 13,087	$ 13,087	$ 1.68	$ 1.68	$ 1.68	$ 1.68
$ 13,785	$ 12,344	$ 11,213	$ 11,213	$ 1.70	$ 1.52	$ 2.07	$ 2.07
$ 18,094	$ 12,916	$ 7,029	$ 6,298	$ 1.98	$ 1.42	$ 1.54	$ 1.38
$ 18,837	$ 13,179	$ 6,858	$ 6,732	$ 1.82	$ 1.26	$ 1.33	$ 1.30
$ 24,815	$ 17,271	$ 9,281	$ 8,092	$ 1.99	$ 1.38	$ 1.49	$ 1.30
$ 171,484	$ 151,665	$ 130,336	$ 128,290	$ 1.75	$ 1.55	$ 1.64	$ 1.62
	$ -	$ (21,328)	$ (2,046)		$ -	$ 0.10	$ (0.03)
	#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5
	$ (19,820)	$ (41,148)	$ (43,194)		$ (0.20)	$ (0.11)	$ (0.13)
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline
Less Exec. Risk	$ -	$ (41,148)	$ (43,194)				
$ 25,489	$ 16,551	$ 8,904	$ 6,858	$ 2.43	$ 1.58	$ 1.69	$ 1.31
$ 24,003	$ 14,402	$ 7,201	$ 6,961	$ 2.25	$ 1.35	$ 1.35	$ 1.31
$ 25,146	$ 16,471	$ 8,824	$ 7,544	$ 2.12	$ 1.39	$ 1.49	$ 1.27
$ 24,003	$ 16,002	$ 8,321	$ 6,858	$ 1.99	$ 1.33	$ 1.38	$ 1.14
$ 25,146	$ 17,602	$ 7,955	$ 7,544	$ 2.13	$ 1.49	$ 1.35	$ 1.28
$ 25,146	$ 17,602	$ 9,041	$ 7,544	$ 2.05	$ 1.44	$ 1.47	$ 1.23

FIG 38D

FIG. 38C

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FIG 38B ---

| | | |

FIG 39B

MODEL OUTPUT SUM	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	# Manual Funding Requests	# Manual Funding Requests	# Manual Funding Requests
1999	0	0	0	0	106	106	106
1999	0	0	0	0	110	110	110
1999	2	2	2	2	123	123	123
1999	3	3	3	3	124	124	124
1999	3	3	3	3	122	122	122
1999	2	2	2	2	127	127	127
1999	3	3	3	3	123	123	123
1999	2	2	2	2	131	131	131
1999	3	3	3	3	137	137	137
1999	3	3	3	3	154	154	154
1999	2	2	2	2	174	174	174
1999	3	3	3	3	211	211	211
1999	2	2	2	2	137	137	137
		0	0	0		0	0
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1
			0	0			0
			# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline
2000	3	3	3	3	162	162	162
2000	2	2	2	2	150	150	150
2000	3	3	3	3	168	168	168
2000	2	2	2	2	170	170	170
2000	3	3	3	3	167	167	167
2000	3	3	3	3	173	173	173
2000	2	2	2	2	168	168	168
2000	3	3	3	3	179	179	179
2000	2	1	1	1	187	187	187
2000	2	2	2	2	210	210	210
2000	2	1	1	1	238	238	238
2000	3	1	1	1	288	288	288
2000	2	2	2	2	188	188	188
		0	0	0		0	0
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1
			0	0			0
			# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline
2001	1	1	1	1	242	242	242
2001	0	0	0	0	245	245	245
2001	0	1	1	1	274	274	274
2001	0	0	0	0	278	278	278
2001	0	0	0	0	273	273	273
2001	0	0	0	0	283	283	283

FIG. 39A

FIG 39C

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FIG 39A

Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2
Monthly and Daily Averages	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
# Manual Funding Requests	Funding Error Rate	Funding Error Rate	Funding Error Rate	Funding Error Rate	# File/Mail/Imaging FTEs	# File/Mail/Imaging FTEs	# File/Mail/Imaging FTEs
106	0.13%	0.13%	0.13%	0.13%	15	15	15
110	0.13%	0.13%	0.13%	0.13%	14	14	14
123	0.15%	0.15%	0.15%	0.15%	13	13	13
124	0.15%	0.15%	0.15%	0.15%	13	13	13
122	0.15%	0.15%	0.15%	0.15%	13	13	13
127	0.15%	0.15%	0.15%	0.15%	13	13	13
123	0.15%	0.15%	0.15%	0.15%	13	13	13
131	0.16%	0.16%	0.16%	0.16%	14	14	14
137	0.16%	0.16%	0.16%	0.16%	15	15	15
154	0.18%	0.18%	0.18%	0.18%	15	15	15
174	0.21%	0.21%	0.21%	0.21%	15	15	15
211	0.25%	0.25%	0.25%	0.25%	15	15	15
137	0.16%	0.16%	0.16%	0.16%	14	14	14
0		0.00%	0.00%	0.00%		0	0
# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1
0			0.00%	0.00%			0
# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline
162	0.19%	0.19%	0.19%	0.19%	15	15	15
150	0.18%	0.18%	0.18%	0.18%	15	15	15
168	0.20%	0.20%	0.20%	0.20%	17	17	17
170	0.20%	0.20%	0.20%	0.20%	17	17	17
167	0.17%	0.17%	0.17%	0.17%	17	17	17
173	0.17%	0.17%	0.17%	0.17%	17	17	17
168	0.16%	0.16%	0.16%	0.16%	17	17	17
179	0.17%	0.17%	0.17%	0.17%	18	18	18
187	0.17%	0.14%	0.14%	0.14%	19	19	19
210	0.15%	0.13%	0.13%	0.13%	21	21	21
238	0.14%	0.14%	0.14%	0.14%	24	24	24
288	0.16%	0.14%	0.14%	0.14%	29	29	29
188	0.17%	0.17%	0.17%	0.17%	19	19	19
0		-0.01%	0.00%	0.00%		0	0
# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1
0			-0.01%	-0.01%			0
# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline
242	0.12%	0.12%	0.12%	0.12%	25	25	25
245	0.12%	0.13%	0.13%	0.13%	24	24	24
274	0.13%	0.14%	0.14%	0.14%	27	27	27
278	0.13%	0.13%	0.13%	0.13%	28	28	28
273	0.13%	0.12%	0.12%	0.12%	27	27	27
283	0.14%	0.13%	0.13%	0.13%	28	28	28

FIG 39D

FIG. 39C

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JC179

| | | |

Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 40B

MODEL OUTPUT SUM	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5
	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	# Manual Funding Requests	# Manual Funding Requests	# Manual Funding Requests
1999	0	0	0	0	106	106	106
1999	0	0	0	0	110	110	110
1999	2	2	2	2	123	123	123
1999	3	3	3	3	124	124	124
1999	3	3	3	3	122	122	122
1999	2	2	2	2	127	127	127
1999	3	3	3	3	123	123	123
1999	2	2	2	2	131	131	131
1999	3	3	3	3	137	137	137
1999	3	3	3	3	154	154	154
1999	2	2	2	2	174	174	174
1999	3	3	3	3	211	211	211
1999	2	2	2	2	137	137	137
		0	0	0		0	0
		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
		0	0	0		0	0
		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
2000	3	3	3	3	162	162	162
2000	2	2	2	2	150	150	150
2000	3	3	3	3	168	168	168
2000	2	2	2	2	170	170	170
2000	3	3	3	3	167	167	167
2000	3	3	3	3	173	173	173
2000	2	2	2	2	168	168	168
2000	3	3	3	3	179	179	179
2000	2	1	2	2	187	187	125
2000	2	2	1	2	210	210	105
2000	2	1	0	1	238	238	119
2000	3	1	1	2	288	288	144
2000	2	2	2	2	188	188	152
		0	0	0		0	-36
		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
		0	0	0		0	-36
		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
2001	1	1	1	2	242	242	121
2001	0	0	0	1	245	245	123
2001	0	1	1	0	274	274	137
2001	0	0	2	0	278	278	139
2001	0	0	3	0	273	273	136
2001	0	0	1	0	283	283	141

FIG. 40A

FIG 40C

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FIG 40A

Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5
Monthly and Daily Averages	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
# Manual Funding Requests	Funding Error Rate	Funding Error Rate	Funding Error Rate	Funding Error Rate	# File/Mail/Imaging FTEs	# File/Mail/Imaging FTEs	# File/Mail/Imaging FTEs
106	0.13%	0.13%	0.13%	0.13%	15	15	15
110	0.13%	0.13%	0.13%	0.13%	14	14	14
123	0.15%	0.15%	0.15%	0.15%	13	13	13
124	0.15%	0.15%	0.15%	0.15%	13	13	13
122	0.15%	0.15%	0.15%	0.15%	13	13	13
127	0.15%	0.15%	0.15%	0.15%	13	13	13
123	0.15%	0.15%	0.15%	0.15%	13	13	13
131	0.16%	0.16%	0.16%	0.16%	14	14	14
137	0.16%	0.16%	0.16%	0.16%	15	15	15
154	0.18%	0.18%	0.18%	0.18%	15	15	15
174	0.21%	0.21%	0.21%	0.21%	15	15	15
211	0.25%	0.25%	0.25%	0.25%	15	15	15
137	0.16%	0.16%	0.16%	0.16%	14	14	14
0		0.00%	0.00%	0.00%		0	0
#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
0		0.00%	0.00%	0.00%		0	0
#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
162	0.19%	0.19%	0.19%	0.19%	15	15	15
150	0.18%	0.18%	0.18%	0.18%	15	15	15
168	0.20%	0.20%	0.20%	0.20%	17	17	17
170	0.20%	0.20%	0.20%	0.20%	17	17	17
167	0.17%	0.17%	0.17%	0.17%	17	17	17
173	0.17%	0.17%	0.17%	0.17%	17	17	17
168	0.16%	0.16%	0.16%	0.16%	17	17	17
179	0.17%	0.17%	0.17%	0.17%	18	18	18
125	0.17%	0.14%	0.11%	0.10%	19	19	19
105	0.15%	0.13%	0.13%	0.13%	21	21	21
119	0.14%	0.14%	0.13%	0.12%	24	24	24
144	0.16%	0.14%	0.14%	0.13%	29	29	29
152	0.17%	0.17%	0.16%	0.16%	19	19	19
0		0.00%	0.00%	0.00%		0	0
#6 Less #5		#4 Less #3	#5 Less #4	#6 Less #5		#4 Less #3	#5 Less #4
-36		-0.01%	-0.01%	-0.01%		0	0
#6 Less Baseline		#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		#4 Less Baseline	#5 Less Baseline
121	0.12%	0.12%	0.11%	0.13%	25	25	25
123	0.12%	0.13%	0.13%	0.13%	24	24	24
137	0.13%	0.14%	0.13%	0.13%	27	27	27
139	0.13%	0.13%	0.13%	0.13%	28	28	28
136	0.13%	0.12%	0.14%	0.13%	27	27	27
141	0.14%	0.13%	0.13%	0.13%	28	28	28

FIG 40D

FIG. 40C

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FIG 41B ---

MODEL OUTPUT SUM	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1
	Monthly and Daily Averages	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals
Year	# File/Mail/Imaging FTEs	File/Mail/Imaging FTE Cost	File/Mail/Imaging FTE Cost	File/Mail/Imaging FTE Cost	File/Mail/Imaging FTE Cost	Total FTE Cost	Total FTE Cost
1999	15	$ 24,082	$ 24,082	$ 24,082	$ 24,082	$ 110,824	$ 110,824
1999	14	$ 21,965	$ 21,965	$ 21,965	$ 21,965	$ 103,671	$ 103,671
1999	13	$ 21,382	$ 21,382	$ 21,382	$ 21,382	$ 106,647	$ 106,647
1999	13	$ 19,922	$ 19,922	$ 19,922	$ 19,922	$ 99,589	$ 99,589
1999	13	$ 20,871	$ 20,871	$ 20,871	$ 20,871	$ 105,729	$ 105,729
1999	13	$ 20,871	$ 20,871	$ 20,871	$ 20,871	$ 101,616	$ 101,616
1999	13	$ 19,922	$ 19,922	$ 19,922	$ 19,922	$ 94,811	$ 94,811
1999	14	$ 21,965	$ 21,965	$ 21,965	$ 21,965	$ 98,801	$ 98,801
1999	15	$ 22,476	$ 22,476	$ 22,476	$ 22,476	$ 96,929	$ 96,929
1999	15	$ 24,082	$ 24,082	$ 24,082	$ 24,082	$ 104,988	$ 104,988
1999	15	$ 22,987	$ 22,987	$ 22,987	$ 22,987	$ 100,900	$ 100,900
1999	15	$ 25,176	$ 25,176	$ 25,176	$ 25,176	$ 111,570	$ 111,570
1999	14	$ 265,702	$ 265,702	$ 265,702	$ 265,702	$ 1,235,896	$ 1,235,896
	0		$ -	$ -	$ -	-	$ -
	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline
	0			$ -	$ -	-	
	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
		Less Exec. Risk	$ -	$ -	$ -	Less Exec. Risk -	$ -
2000	15	$ 23,543	$ 23,543	$ 23,543	$ 23,543	$ 108,151	$ 108,151
2000	15	$ 23,038	$ 23,038	$ 23,038	$ 23,038	$ 102,720	$ 102,720
2000	17	$ 26,996	$ 26,996	$ 26,996	$ 26,996	$ 110,453	$ 110,453
2000	17	$ 26,177	$ 26,177	$ 26,177	$ 26,177	$ 105,352	$ 105,352
2000	17	$ 26,873	$ 26,873	$ 26,873	$ 26,873	$ 114,158	$ 114,158
2000	17	$ 27,883	$ 27,883	$ 27,883	$ 27,883	$ 124,341	$ 124,341
2000	17	$ 25,815	$ 25,815	$ 25,815	$ 25,815	$ 115,352	$ 115,352
2000	18	$ 28,911	$ 28,911	$ 28,911	$ 28,911	$ 119,822	$ 119,822
2000	19	$ 28,771	$ 28,771	$ 28,771	$ 28,771	$ 140,481	$ 138,116
2000	21	$ 33,867	$ 33,867	$ 33,867	$ 33,867	$ 164,121	$ 158,088
2000	24	$ 34,861	$ 34,861	$ 34,861	$ 34,861	$ 167,356	$ 160,047
2000	29	$ 48,466	$ 48,466	$ 48,466	$ 48,466	$ 197,084	$ 188,910
2000	19	$ 355,200	$ 355,200	$ 355,200	$ 355,200	$ 1,569,391	$ 1,545,511
	0		$ -	$ -	$ -	-	$ (23,880)
	#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline
	0			$ -	$ -	-	
	#3 Less Baseline			#2 Less Baseline	#3 Less Baseline		
		Less Exec. Risk	$ -	$ -	$ -	Less Exec. Risk -	$ (23,880)
2001	25	$ 40,504	$ 40,504	$ 40,504	$ 40,504	$ 209,024	$ 198,104
2001	24	$ 37,391	$ 37,391	$ 37,391	$ 37,391	$ 248,193	$ 236,310
2001	27	$ 43,749	$ 43,749	$ 43,749	$ 43,749	$ 306,422	$ 187,319
2001	28	$ 42,413	$ 42,413	$ 42,413	$ 42,413	$ 320,691	$ 156,302
2001	27	$ 43,551	$ 43,551	$ 43,551	$ 43,551	$ 280,149	$ 151,078
2001	28	$ 45,168	$ 45,168	$ 45,168	$ 45,168	$ 222,379	$ 145,825

FIG. 41A

FIG 41C ---

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FIG 41A --->

<--- FIG 41D

Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3
Monthly and Annual Totals	Monthly and Annual Totals				
Total FTE Cost	Total FTE Cost	% Monthly Volume Past Due	Operations FTE Cost -Basis Points of Volume	Operations FTE Cost -Basis Points of Volume	Operations FTE Cost -Basis Points of Volume
$ 110,824	$ 110,824	0.06%	0.06%	0.06%	0.06%
$ 103,671	$ 103,671	0.05%	0.05%	0.05%	0.05%
$ 106,647	$ 106,647	0.05%	0.05%	0.05%	0.05%
$ 99,589	$ 99,589	0.05%	0.05%	0.05%	0.05%
$ 105,729	$ 105,729	0.05%	0.05%	0.05%	0.05%
$ 101,616	$ 101,616	0.04%	0.04%	0.04%	0.04%
$ 94,811	$ 94,811	0.04%	0.04%	0.04%	0.04%
$ 98,801	$ 98,801	0.04%	0.04%	0.04%	0.04%
$ 96,929	$ 96,929	0.04%	0.04%	0.04%	0.04%
$ 104,988	$ 104,988	0.04%	0.04%	0.04%	0.04%
$ 100,900	$ 100,900	0.03%	0.03%	0.03%	0.03%
$ 111,570	$ 111,570	0.03%	0.03%	0.03%	0.03%
$ 1,235,896	$ 1,235,896	0.04%	0.04%	0.04%	0.04%
$ -	$ -		0.00%	0.00%	0.00%
#2 Less #1	# 3 Less # 2		# 1 Less Baseline	#2 Less #1	# 3 Less # 2
$ -	$ -			0.00%	0.00%
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
$ -	$ -				
$ 108,151	$ 108,151	0.04%	0.04%	0.04%	0.04%
$ 102,720	$ 102,720	0.04%	0.04%	0.04%	0.04%
$ 110,453	$ 110,453	0.04%	0.04%	0.04%	0.04%
$ 105,352	$ 105,352	0.04%	0.04%	0.04%	0.04%
$ 114,158	$ 114,158	0.04%	0.04%	0.04%	0.04%
$ 124,341	$ 124,341	0.04%	0.04%	0.04%	0.04%
$ 115,352	$ 115,352	0.04%	0.04%	0.04%	0.04%
$ 119,822	$ 119,822	0.04%	0.04%	0.04%	0.04%
$ 131,753	$ 131,753	0.04%	0.04%	0.04%	0.04%
$ 162,478	$ 162,478	0.04%	0.04%	0.04%	0.04%
$ 154,172	$ 154,172	0.04%	0.04%	0.04%	0.04%
$ 166,693	$ 166,693	0.03%	0.03%	0.03%	0.03%
$ 1,511,511	$ 1,511,511	0.04%	0.04%	0.04%	0.04%
$ (34,000)	$ -		0.00%	0.00%	0.00%
#2 Less #1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
$ (57,880)	$ (57,880)			0.00%	0.00%
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
$ (57,880)	$ (57,880)				
$ 165,049	$ 164,087	0.05%	0.04%	0.04%	0.04%
$ 121,961	$ 121,355	0.05%	0.05%	0.03%	0.03%
$ 135,859	$ 136,589	0.06%	0.04%	0.02%	0.02%
$ 146,416	$ 142,559	0.06%	0.04%	0.03%	0.03%
$ 156,333	$ 156,997	0.05%	0.03%	0.03%	0.03%
$ 148,956	$ 150,035	0.04%	0.03%	0.03%	0.03%

FIG. 41C

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FIG 41B

FIG. 41D

| | | |

FIG 42B

MODEL OUTPUT SUM	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4
	Monthly and Daily Averages	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals
Year	# File/Mail/Imaging FTEs	File/Mail/Imaging FTE Cost	File/Mail/Imaging FTE Cost	File/Mail/Imaging FTE Cost	File/Mail/Imaging FTE Cost	Total FTE Cost	Total FTE Cost
1999	15	$ 24,082	$ 24,082	$ 24,082	$ 24,082	$ 110,824	$ 110,824
1999	14	$ 21,965	$ 21,965	$ 21,965	$ 21,965	$ 103,671	$ 103,671
1999	13	$ 21,382	$ 21,382	$ 21,382	$ 21,382	$ 106,647	$ 106,647
1999	13	$ 19,922	$ 19,922	$ 19,922	$ 19,922	$ 99,589	$ 99,589
1999	13	$ 20,871	$ 20,871	$ 20,871	$ 20,871	$ 105,729	$ 105,729
1999	13	$ 20,871	$ 20,871	$ 20,871	$ 20,871	$ 101,616	$ 101,616
1999	13	$ 19,922	$ 19,922	$ 19,922	$ 19,922	$ 94,811	$ 94,811
1999	14	$ 21,965	$ 21,965	$ 21,965	$ 21,965	$ 98,801	$ 98,801
1999	15	$ 22,476	$ 22,476	$ 22,476	$ 22,476	$ 96,929	$ 96,929
1999	15	$ 24,082	$ 24,082	$ 24,082	$ 24,082	$ 104,988	$ 104,988
1999	15	$ 22,987	$ 22,987	$ 22,987	$ 22,987	$ 100,900	$ 100,900
1999	15	$ 25,176	$ 25,176	$ 25,176	$ 25,176	$ 111,570	$ 111,570
1999	14	$ 265,702	$ 265,702	$ 265,702	$ 265,702	$ 1,235,896	$ 1,235,896
	0		$ -	$ -	$ -		$ -
	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
	0		$ -	$ -	$ -		$ -
	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
		Less Exec. Risk	$ -	$ -	$ -	Less Exec. Risk	$ -
2000	15	$ 23,543	$ 23,543	$ 23,543	$ 23,543	$ 108,151	$ 108,151
2000	15	$ 23,038	$ 23,038	$ 23,038	$ 23,038	$ 102,720	$ 102,720
2000	17	$ 26,996	$ 26,996	$ 26,996	$ 26,996	$ 110,453	$ 110,453
2000	17	$ 26,177	$ 26,177	$ 26,177	$ 26,177	$ 105,352	$ 105,352
2000	17	$ 26,873	$ 26,873	$ 26,873	$ 26,873	$ 114,158	$ 114,158
2000	17	$ 27,883	$ 27,883	$ 27,883	$ 27,883	$ 124,341	$ 124,341
2000	17	$ 25,815	$ 25,815	$ 25,815	$ 25,815	$ 115,352	$ 115,352
2000	18	$ 28,911	$ 28,911	$ 28,911	$ 28,911	$ 119,822	$ 119,822
2000	19	$ 28,771	$ 28,771	$ 28,771	$ 28,771	$ 140,481	$ 130,013
2000	21	$ 33,867	$ 33,867	$ 33,867	$ 33,867	$ 164,121	$ 143,036
2000	24	$ 34,861	$ 34,861	$ 34,861	$ 34,861	$ 167,356	$ 143,319
2000	29	$ 48,466	$ 48,466	$ 48,466	$ 48,466	$ 197,084	$ 169,572
2000	19	$ 355,200	$ 355,200	$ 355,200	$ 355,200	$ 1,569,391	$ 1,486,289
	0		$ -	$ -	$ -		$ (25,222)
	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
	0		$ -	$ -	$ -		$ (83,102)
	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
		Less Exec. Risk	$ -	$ -	$ -	Less Exec. Risk	$ (25,222)
2001	25	$ 40,504	$ 40,504	$ 40,504	$ 40,504	$ 209,024	$ 153,593
2001	24	$ 37,391	$ 37,391	$ 37,391	$ 37,391	$ 248,193	$ 110,911
2001	27	$ 43,749	$ 43,749	$ 43,749	$ 43,749	$ 306,422	$ 133,491
2001	28	$ 42,413	$ 42,413	$ 42,413	$ 42,413	$ 320,691	$ 120,338
2001	27	$ 43,551	$ 43,551	$ 43,551	$ 43,551	$ 280,149	$ 128,025
2001	28	$ 45,168	$ 45,168	$ 45,168	$ 45,168	$ 222,379	$ 144,652

FIG. 42A

FIG 42C

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FIG 42D

FIG 42A

Scenario 5		Scenario 6		Baseline	Scenario 4	Scenario 5	Scenario 6
Monthly and Annual Totals		Monthly and Annual Totals					
Total FTE Cost		Total FTE Cost		Operations FTE Cost -Basis Points of Volume	Operations FTE Cost -Basis Points of Volume	Operations FTE Cost -Basis Points of Volume	Operations FTE Cost -Basis Points of Volume
$	110,824	$	110,824	0.06%	0.06%	0.06%	0.06%
$	103,671	$	103,671	0.05%	0.05%	0.05%	0.05%
$	106,647	$	106,647	0.05%	0.05%	0.05%	0.05%
$	99,589	$	99,589	0.05%	0.05%	0.05%	0.05%
$	105,729	$	105,729	0.05%	0.05%	0.05%	0.05%
$	101,616	$	101,616	0.04%	0.04%	0.04%	0.04%
$	94,811	$	94,811	0.04%	0.04%	0.04%	0.04%
$	98,801	$	98,801	0.04%	0.04%	0.04%	0.04%
$	96,929	$	96,929	0.04%	0.04%	0.04%	0.04%
$	104,988	$	104,988	0.04%	0.04%	0.04%	0.04%
$	100,900	$	100,900	0.03%	0.03%	0.03%	0.03%
$	111,570	$	111,570	0.03%	0.03%	0.03%	0.03%
$	1,235,896	$	1,235,896	0.04%	0.04%	0.04%	0.04%
$	-	$	-		0.00%	0.00%	0.00%
# 5 Less # 4		# 6 Less # 5			# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
$	-	$	-		0.00%	0.00%	0.00%
# 5 Less Baseline		# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
$	-	$	-				
$	108,151	$	108,151	0.04%	0.04%	0.04%	0.04%
$	102,720	$	102,720	0.04%	0.04%	0.04%	0.04%
$	110,453	$	110,453	0.04%	0.04%	0.04%	0.04%
$	105,352	$	105,352	0.04%	0.04%	0.04%	0.04%
$	114,158	$	114,158	0.04%	0.04%	0.04%	0.04%
$	124,341	$	124,341	0.04%	0.04%	0.04%	0.04%
$	115,352	$	115,352	0.04%	0.04%	0.04%	0.04%
$	119,822	$	119,822	0.04%	0.04%	0.04%	0.04%
$	128,882	$	126,202	0.04%	0.04%	0.04%	0.04%
$	137,149	$	129,690	0.04%	0.04%	0.04%	0.03%
$	136,998	$	125,001	0.04%	0.04%	0.03%	0.03%
$	161,583	$	147,795	0.03%	0.03%	0.03%	0.03%
$	1,464,961	$	1,429,038	0.04%	0.04%	0.04%	0.03%
$	(21,328)	$	(35,923)		0.00%	0.00%	0.00%
# 5 Less # 4		# 6 Less # 5			# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
$	(104,430)	$	(140,353)		0.00%	0.00%	0.00%
# 5 Less Baseline		# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
$	(104,430)	$	(140,353)				
$	145,946	$	131,282	0.05%	0.03%	0.03%	0.03%
$	103,710	$	90,878	0.05%	0.02%	0.02%	0.02%
$	125,844	$	89,264	0.06%	0.02%	0.02%	0.02%
$	112,657	$	86,314	0.06%	0.02%	0.02%	0.02%
$	118,378	$	102,287	0.05%	0.02%	0.02%	0.02%
$	136,091	$	98,436	0.04%	0.03%	0.02%	0.02%

FIG. 42C

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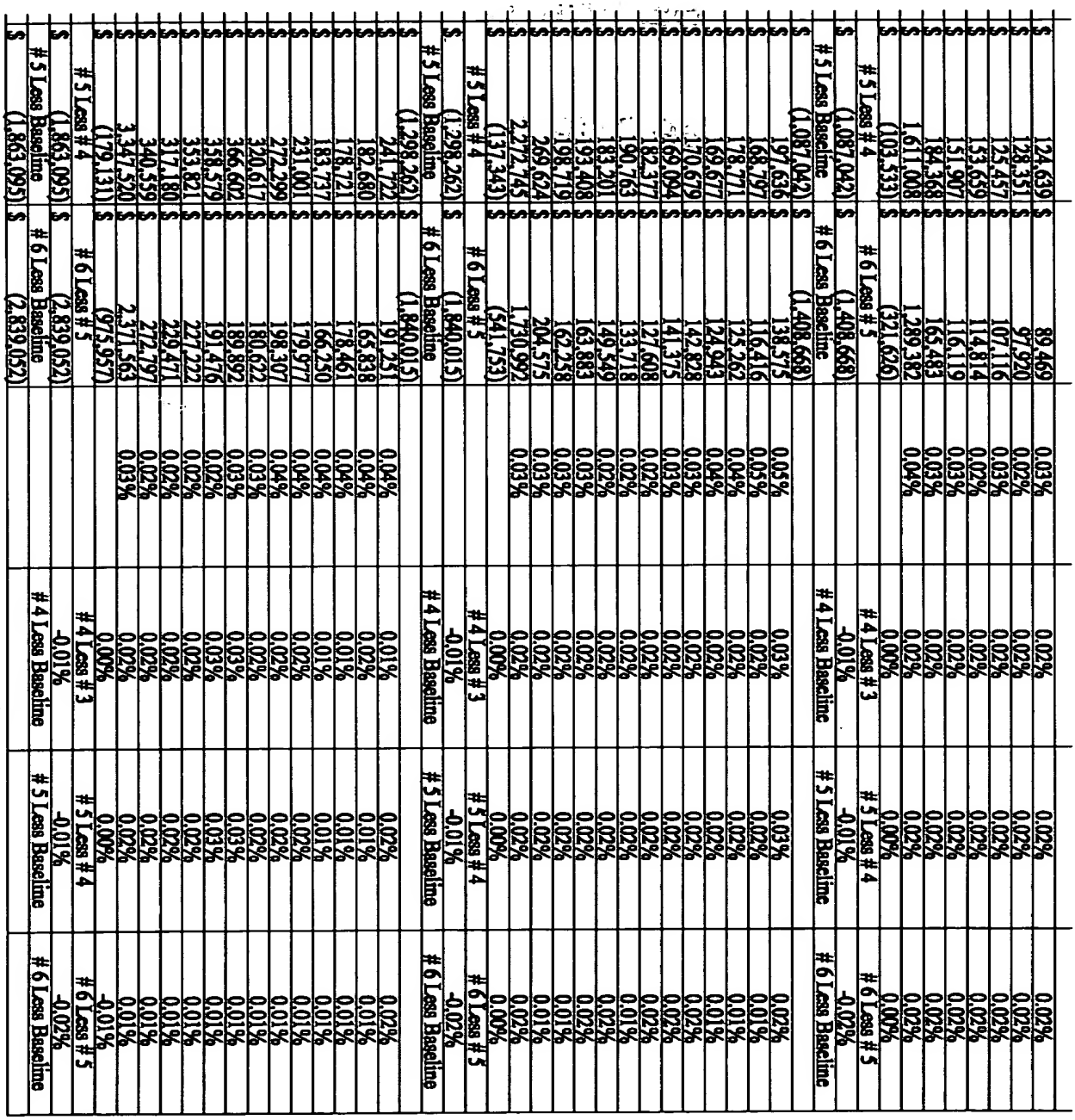
FIG 42B



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